

# Understanding Child Poverty in

## Sefton

### Final Report

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**RRR**Consultancy  
High Quality Social Research & Training



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## Executive summary

ES1. Sefton Council declared a poverty emergency in March 2021. The Council was then presented with the challenging findings of a review of child poverty in Sefton leading to the recommendation that Sefton develop a childhood poverty strategy. Initial work to develop Sefton's Child Poverty Strategy brought together quantitative data, professional stakeholder insights, research, and policy reports.

ES2. The Sefton Welfare Reform Anti-Poverty Group recognised the value of this work to raise the profile of the issue and to capture the wide-reaching complexity of child poverty – its causes and consequences, both now and in the future. As such, in 2022 Sefton Council commissioned *RRR Consultancy* to undertake research which provides insight and understanding of the issues, perceptions and challenges behind childhood poverty in Sefton. The key aims and objectives of the research include to:

- understand what poverty means for children and families in Sefton now, and their hopes and expectations for the future.
- understand, in what ways does living on a low income affect day to day experiences for children and families, e.g., take-up of services, opportunities for leisure and socialising, learning at home and school.
- uncover what gets in the way for low-income families.

ES3. The research methodology consisted of a mixed methods approach including a desktop review, an online survey of key stakeholders, and semi-structured interviews with families with children experiencing financial hardship.

ES4. Both the Covid-19 pandemic, and high inflation rates that increased the prices of energy, food and other essentials, have hit poorer households the hardest. Last winter, 7.2 million low-income households went without essentials – hungry, cold, without basics like showers, toiletries, or adequate clothing – and 4.7 million are behind on their bills (JRF 2023). Food insecurity rates are higher in households with children under the age of four than those with only school-age children or no children at all – 27% of UK households that are home to children under the age of four experienced food insecurity in January 2023.

ES5. Poverty impacts on different family types – two in five children in lone-parent families were in poverty in 2020/21, whilst the child poverty rate for children in families with three or more children was almost twice as high as the rate for children in one- or two-child families (38% compared with 21% and 22%). Although much government narrative

emphasises employment as a solution to poverty, people in working-age families with children make up around two-thirds of all working-age families in poverty. It is apparent that child poverty within the UK was exacerbated during the Covid-19 pandemic with restrictions particularly impacting on the mental health of children in poorer families.

- ES6. There is extensive evidence of child poverty in Sefton. In 2021 there were 14,900 workless households in Sefton averaging around one-in-five of the working-age population. Although a relatively small proportion of Sefton's working population have no qualifications, average gross weekly earnings in Sefton during 2022 at £589.90 were lower than the regional national averages. Index of Multiple Deprivation (IMD) measures show that Sefton is ranked around the middle of 151 local authorities in terms of deprivation. Government data shows that the proportion of children aged under 16 in relative poverty in Sefton averaged 17% over the period 2018 to 2022. Children are defined as living in a relative low income household when income is below 60% of the median (middle-ranked) UK household income.
- ES7. In response, Sefton Council has implemented a range of anti-poverty policies including an Emergency Limited Assistance Scheme (ELAS) which provides one-off support to residents who are experiencing severe hardship, a disaster, or emergency. The Council has also administered grants on behalf of the Department for Work and Pensions (DWP) to support residents with the Cost-of-living Crisis. Dating back to 2020 these have taken the forms including the Covid Winter Grant (£1.218m expenditure); and the Covid Local Support Grant (£1.153m expenditure). Sefton's 'Household Support Fund' (HSF) provides financial help to residents who are struggling to afford energy, food, and water bills. Both the first and second rounds of the HSF each led to £2.435m expenditure.
- ES8. Consultation with key stakeholders has delivered important insights into the main issues regarding child poverty in Sefton. It is apparent that a range of factors including the Covid-19 pandemic and cost-of-living crisis have further exacerbated child poverty within the local authority area. The pandemic led to financial issues for low-income families who were already struggling and made it more difficult for them to receive help and support. It is also apparent from stakeholders that the impact of the pandemic was not only financial, but also impacted on the emotional and mental health of both adults and children. According to stakeholders, it is possible that the pandemic may have impacted on children's motivation for education and caused anxiety linked to perceptions of an uncertain future. As such, the impact of the pandemic on child poverty in Sefton could persist for years.

- ES9. The ongoing cost-of-living crisis is evidenced by stakeholders in terms of an increased use of community pantries (a form of very low-cost food retail) with some families relying on them every week rather than as a 'last resort'; more parents seeking free activities for children because of the cost-of-living crisis; and increased demand for help with school uniforms. The crisis is not only impacting on workless families, but also those in which two or more adults are employed. Benefits and wages are not keeping up with the increased cost of necessities such as food, clothing, and utilities. Local agencies are encountering more families for whom there is nothing more that can be done in terms of income maximisation or cost-cutting. Children are acutely aware of parents worrying about whether they can afford the next meal or heating costs, which increases anxiety. Also, children experiencing poverty are more likely to be stigmatised by peers, particularly in more affluent areas where the difference in income between families may be more pronounced.
- ES10. Stakeholders cited a wide range of differing organisations who are working to alleviate child poverty in Sefton. This includes agencies helping families to reduce household costs, and in one example combining a community pantry with access to advice workers. However, stakeholders identified barriers to seeking help affecting families with children who experience financial hardship, including stigma, especially for people with substance use issues; bureaucratic barriers which can make it difficult for families apply for benefits; a lack of trust in local agencies and organisations; and a lack of knowledge about what local support services are available.
- ES11. Generally, stakeholders believe that local agencies and organisations work well together to help alleviate child poverty in Sefton. It is important for all partners to communicate better, to best understand and serve the needs of families and to share good practice. This could include a nominated person being responsible for coordinating meetings with local agencies and organisations on a regular basis and, notwithstanding data protection issues, for local agencies and organisations to coordinate responses to the needs of specific families. Another way to enhance connectivity between services is to develop training resources about the assets and services in each locality for staff from all sectors.
- ES12. Interviews were undertaken with twenty families residing in Sefton experiencing financial hardship. All families received welfare benefits to varying extents. Benefits were regarded as providing for essentials only. However, it was difficult for many families to find out what kinds of benefits and services they were entitled to. Unsurprisingly, worklessness was a key theme amongst parents. However, even those families with

working parents experienced financial hardship. Most parents, including those who were working, had used community pantries at least once during the last 12 months.

- ES13. One key issue was the inability to pay bills, with many families experiencing fuel poverty. Those families with access to the internet were able to use it as a tool for comparing fuel tariffs, although it is unlikely that this would fully ameliorate the impact of rising fuel prices and concomitant fuel poverty<sup>1</sup>. Families living in both the social and private housing sectors had little money for the upkeep of their homes.
- ES14. Financial hardship meant that few families were able to save for unexpected expenses or 'non-essentials' such as holidays. Hobbies tended to be limited to those requiring minimal financial outlay such as watching television or reading. Financial hardship meant that most adults had very limited social lives, although family and friends played a key role in life. Some parents were concerned that there are too few outdoor spaces nearby for children and young people.
- ES15. Most parents agreed that there should be more help and support available to families facing financial hardship. However, not all families were aware of the different local agencies and services that exist to provide help and support to low-income families. Families commented on how the benefits system does not always meet their needs. Receiving welfare benefits means that housing options can be limited.
- ES16. It is evident that local agencies and third sector organisations such as Parenting 2000, the L30 Community Centre (Bootle), YKids, HeadStart, Kingsley and Co., and local community pantries play an important role in supporting families. This is not only in terms of providing essential items such as food but also providing events and activities for children. Schools play an important role for families facing financial hardship by not only supporting children, but also acting as referral hubs and directing parents to other agencies.
- ES17. An important component of the research was interviews with children residing in the twenty families. The interviews showed that children are very much aware of the impact that financial hardship has on both their own and other families. To varying extents, all children were aware of their own family's financial hardship and the sacrifices that parents made on behalf of them. They understood that financial hardship was sometimes a source of emotional problems. Children understood how limited incomes might impact on their lives, including: where they live; access to facilities, toys, and

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<sup>1</sup> According to National Energy Action, about 7.5m households in the UK are living in fuel poverty, spending more than 10% of their income on energy.



activities; access to educational trips and school uniforms, and the likelihood of being bullied.

- ES18. As with adults, children regarded school uniforms as helping to minimise the social differences associated with fashion. However, even if school uniforms were worn children often noticed differences in the quality of individual clothing articles. This indicates that school uniforms play a part in separating children due to their family's financial circumstances. They all spoke of how schools need to do more to help families.
- ES19. Although career aspirations varied all children wanted to work when they were older. When asked where they wanted to live when they were older, some children wanted to live in a large house with safe places to play for children, while others just wanted somewhere they and their family could be happy, well and safe and not have to worry about money and bills.
- ES20. None of the children were completely content with the area in which they live, as all had something that they would like to change. Children spoke about how some parents were concerned about them playing out in local areas due to fear of violence, crime, and anti-social behaviour. As with adults, children felt that there was a lack of safe play areas or activities for children and young people. They all talked about wanting better facilities for all age groups that did not cost much, if at all.
- ES21. Finally, children felt that whilst children and families missed out on so many things due to financial hardship, they also learned the value of money and people. As children reflected on their own situation, they spoke about how they and their parents and siblings were missing out on things such as holidays, the latest toys and gadgets, an active social life, and how their parent(s) would even go without food for them.

# 1. Background

## Introduction

- 1.1. This is a report on the conduct and findings of a programme of qualitative research, which was independently commissioned to elucidate drivers and impacts of child poverty through the words of people with close and lived experience.
- 1.2. Sefton Council declared a poverty emergency in March 2021. The Council was then presented with the challenging findings of a review of child poverty in Sefton leading to the recommendation that Sefton develop a childhood poverty strategy. Initial work to develop Sefton's Child Poverty Strategy brought together quantitative data, professional stakeholder insights, research, and policy reports.
- 1.3. The Sefton Welfare Reform Anti-Poverty Group recognised that it is essential to ask for, and listen to, the first-hand experiences of children and families in low-income households, and others with close experiences through their work in deprived communities. These insights may draw attention to over-looked or misunderstood causes and impacts of poverty and point towards local changes that could make an important difference.
- 1.4. Therefore, in June 2022 Sefton Council commissioned *RRR Consultancy* to undertake research to provide insight and understanding of the issues, perceptions, and challenges behind childhood poverty in Sefton. The key aims and objectives of the research were to:
  - understand what poverty means for children and families in Sefton now, and their hopes and expectations for the future.
  - understand, in what ways does living on a low income affect day to day experiences for children and families, e.g., take-up of services, opportunities for leisure and socialising, learning at home and school.
  - uncover what gets in the way for low-income families.
- 1.5. The research methodology consisted of a mixed method approach including a desktop review, an online survey of key stakeholders, and semi-structured interviews with families with children experiencing financial hardship.

## Research Methodology

- 1.6. *RRR Consultancy* is a social research consultancy with expertise in engaging with 'hard-to-reach' and vulnerable people such as survivors of domestic abuse and families experiencing financial difficulties. *RRR* believe that it is important to use qualitative methods within the assessment process. Semi-structured interviews were undertaken with families containing children who were experiencing financial hardship in Sefton. The choice of qualitative over quantitative methods is directly related to the stated goals in this research project and the suitability of a more open and less structured approach to understanding children and young people's experiences.
- 1.7. The type of questioning adopted for all interviews was semi-structured, designed to achieve the research objectives within the context of a flexible discussion format. There were three types of research questions: questions for adults regarding their experiences of financial hardship; questions for children aged 6-11 years; and questions for children aged 12-16 years (please see appendix 1 for the research questions).
- 1.8. Detailed discussion guides were followed to focus the discussion, but open-ended questions were also used. This allowed the research participants to express their thoughts and feelings, and to describe their views, attitudes and ideas in their own terms and vocabulary.
- 1.9. The interview questions were based on the aims and objectives of the research as stated in the research brief e.g., the reasons why the family find themselves struggling with money; how this acts as a barrier to full enjoyment of life; how this acts as a barrier to full participation in society; how it limits further opportunities for the family; intergenerational links to enduring poverty; and how, in particular, the experience of poverty affects children.

## Identifying and accessing participants

- 1.10. The research involved families with children with a range of ages. It included families experiencing disadvantage linked to material circumstances. The study included families that were at the highest risk of poverty because of family structure or other characteristics. The research also drew on families from different areas of Sefton although the relatively small sample size meant that a comprehensive geographic representation of Sefton was not possible.
- 1.11. Prospective interviewee families were identified by service-providers working in Sefton. The families were given an information sheet which explained the purpose of the

research, the research methods (i.e., interviews), the involvement of children in the research, issues around confidentiality and data protection, as well as providing the researchers' contact details. In accordance with General Data Protection Regulation (GDPR) 2018, the research sheet stated that all information collected about interviewees would be kept strictly confidential. Information regarding interviewees will be kept for two years and then deleted (please see appendix 2 for the research information sheet).

- 1.12. Families were given a consent form which asked permission for the parents (or guardians) to be involved in the research as well as, most importantly, parental permission for children to be involved in the research. It requested that the adult participants confirmed that they had read and understood the information sheet, agreed to take part in the research, and gave permission for their children to take part in the research (please see appendix 3 for the consent form).
- 1.13. Once the families agreed to take part in the research the family was contacted to arrange an appropriate time and date for the interview. Consent forms were signed by the parent(s)/guardian(s). As an incentive, families taking part in the research were given a £30 'High Street' voucher.

## **Ethical issues**

*RRR Consultancy* view research ethics as being over and above any legal requirements and maintained high ethical standards throughout the project. A fundamental element of the methodological approach was to ensure that informed consent was given by all participants in the project and to ensure that they were aware that participation was voluntary, and that they could withdraw at any time. All who participated were fully informed about the aims and purposes of the research, the procedures to be followed, the rights of participants, the ways in which research results would be utilised, and as stated above, how data would be processed and stored in accordance with General Data Protection Regulation (GDPR) 2018.

- 1.14. As the primary focus of the research project was childhood experience, special considerations were taken into account. One of the key considerations was to explain to children in a comprehensible manner what the research was about. Informed consent was only obtained from them after it was certain that they really understood what was involved.
- 1.15. Parental consent was requested for all children (under the age of 16) who participated in the study. The consent of all children who participated in the study was also requested

irrespective of whether their parents or guardians consented. This was to ensure that all children who participated did so voluntarily and not because of being pressurised.

- 1.16. A basic assumption underpinning this research project was that children are competent to provide informed consent provided researchers take all necessary steps to make it comprehensible to them, i.e., use the appropriate kind of language and vocabulary and any other means which can aid comprehension.
- 1.17. Time was left at the end of the interviews to ask respondents whether they had any additional questions about the research or how the findings would be used. Confidentiality and anonymity were maintained at all times. Detailed notes were recorded by the interviewer during the interview and then transcribed. The data was stored on secure computers and analysed using thematic analysis i.e., common themes, topics, ideas, and patterns of meaning were identified. No information from either the interviews or agencies could be used to identify the families.
- 1.18. The research was undertaken over a 12-month period over several stages. A literature review and analysis of secondary data was undertaken between June and August 2022 to identify key national and local trends regarding families with children experiencing financial hardship. Stakeholder consultation was undertaken with local support agencies and organisations between September and December 2022 to identify how they were responding to the challenges of supporting families experiencing financial hardship. Interviews with families with children experiencing financial hardship were undertaken between January and April 2023. An initial draft report was submitted in April 2023 and the final report in October 2023.

## **Summary**

- 1.19. To summarise, *RRR Consultancy* used qualitative research methods to determine children's experiences of financial hardship in Sefton. A literature review provided policy context to the research project.
- 1.20. Semi-structured interviews were undertaken with adults and children. The type of questions asked were determined by the age of the interviewee and whether they were adults or children. High ethical standards were maintained throughout the research process.

## 2. National and local contexts of child poverty

### Introduction

2.1 This section provides context to the study's main aim of understanding what poverty means for children and families in Sefton now, and their hopes and expectations for the future. It examines the national context of child poverty by examining research undertaken by organisations such as the Joseph Rowntree Foundation (JRF) and the Child Poverty Action Group (CPAG). It then examines the local context in terms of the extent of child poverty in Sefton, before summarising local policy responses to the issue.

### National context

2.2 The extent of poverty throughout the UK is well documented by organisations such as the Joseph Rowntree Foundation (JRF) (2023), and the Child Poverty Action Group (CPAG) (2022). According to the JRF, the UK entered 2023 at a moment of profound challenge. After a long period of persistently high poverty rates and increasing levels of deep poverty across the UK, both the Covid-19 pandemic and the historically high inflation rates that increased the prices of energy, food, and other essentials in 2022 have hit poorer households the hardest. Last winter, 7.2 million low-income households went without essentials – hungry, cold, without basics like showers, toiletries, or adequate clothing – and 4.7 million are behind on their bills (JRF 2023, p.3). A study by the Food Foundation (2023) found that food insecurity rates are higher in households with children under the age of four than those with only school-age children or no children at all. The study revealed that 27% of UK households home to children under the age of four experienced food insecurity in January 2023. In the same month, food insecurity was experienced by 23% of households with school-age children aged 5-17 years, and 15% of households without children.

2.3 The Consumer Prices Index (CPI)<sup>2</sup> rose to 10.4% in the 12 months to February 2023, up from 10.1% in January but below a recent peak of 11.1% in October 2022. Given the above, it is perhaps unsurprising that the latest ONS opinion poll stated that, when asked about the important issues facing the UK today, the most reported issue continues to be

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<sup>2</sup> ONS, Consumer price inflation, UK: February 2023 located at: <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/february2023>

the cost of living (cited by 91% of respondents). The most reported reasons given by adults for the rise in their cost of living over the past month were increases in the price of food shopping (96%); their gas or electricity bills (78%); or the price of fuel (42%). Also, around a third (36%) of adults who are currently making rent or mortgage payments reported that these payments have gone up in the last six months.

- 2.4 Research undertaken by the JRF (2022) suggests that poverty is deepening in the UK. JRF (2022) measure the extent of poverty in terms of 2019/20 income thresholds (£ per week) as shown in Figure 2.1 below. It shows that a couple with two young children are in poverty if they have a weekly income of less than £400 per week and are in 'destitution' if they have a weekly income of less than £145 per week. Analysis shows a steady growth in the number and proportion of people in very deep poverty. Since 2002/03 it has increased by 1.8 million, from 4.7 million to 6.5 million people, or from 8% to 10% of the population. This growth spans Labour, Coalition and Conservative governments, and is not simply the product of austerity.
- 2.5 Rough sleeping more than doubled between 2010 and 2019 (Crisis, 2022). The number of food parcels distributed by the Trussell Trust increased from 1.1 million in 2015/16 to over 2.1 million today (Trussell Trust, 2022). The recorded diagnosis of malnutrition among people admitted to hospital has tripled between 2007/08 and 2020/21 (NHS Digital, 2021).
- 2.6 Further research undertaken by JRF (2022) indicates that in 2020/21, the child poverty rate for children in families with three or more children was almost twice as high as the rate for children in one- or two-child families (38% compared with 21% and 22%). This means that around 1-in-5 children in one- or two-children families were in poverty, compared with almost 2-in-5 children in families with three or more children. Also, one-parent families, which are predominantly headed by women, have the highest poverty rate of any family type. Two in five children in lone-parent families were in poverty in 2020/21 (39%) compared with 1 in 4 children in couple families (24%).
- 2.7 According to the JRF (2022), people in working-age families with children make up around two-thirds of all working-age families in poverty. Also, they suggest that whilst lone parents are a relatively small group, they are at a very high proportional risk of poverty. Whilst they make up less than a tenth of the people in working-age families (9%), they make up almost a fifth (19%) of those in poverty. The share of lone parent

families in very deep poverty is slightly lower (16%), but they are still substantially overrepresented. Even prior to the current cost of living crisis they were three times more likely to be behind on bills or stuck in a cold house, and five times more likely to be unable to afford to eat properly compared to couples with children (JRF, 2022, p.15).

**Figure 2.1: Poverty in terms of income thresholds 2019/20**

Measure	Definition	2019/20 income threshold (£ per week)			
		Single adult	Couple	Lone parent with a young child	Couple with two young children
Destitution	Lacking two or more essentials over past month because couldn't afford them, or income is extremely low.	£70	£105	£95	£145
Very deep poverty	Less than 40% of median income, after housing costs, adjusted for household size and composition.	£110	£190	£148	£266
Poverty	Less than 60% of median income, after housing costs, adjusted for household size and composition.	£166	£285	£223	£400

Source: JRF (2022) Table 1 p.7

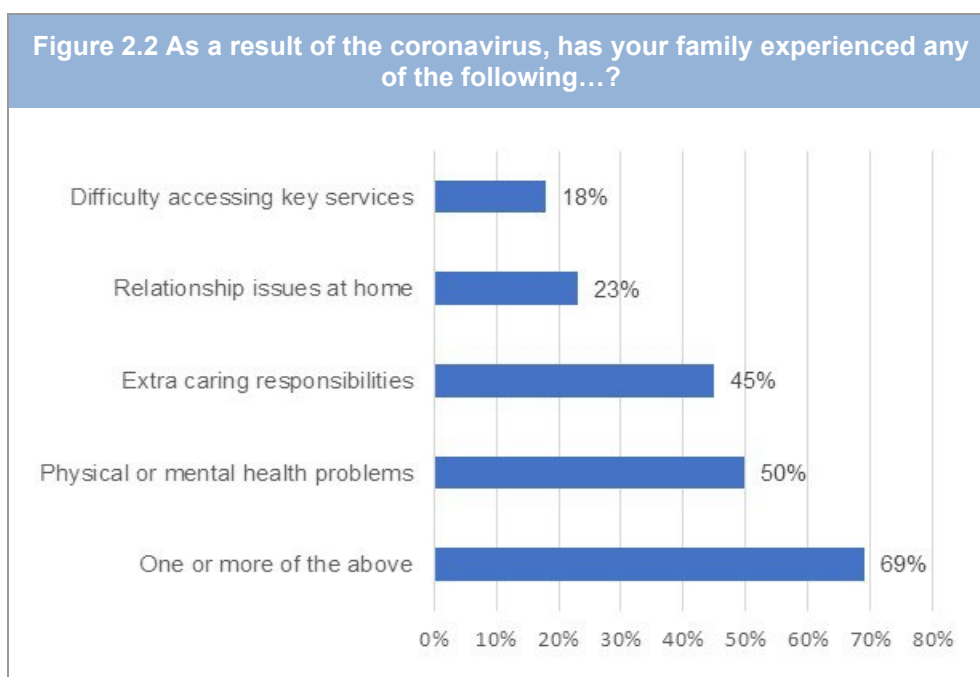
2.8 Larger families with three or more children are at a very high risk of poverty, and they are substantially over-represented among people in poverty and very deep poverty. They make up just 12% of the overall population yet nearly a quarter (23%) of the people in working-age families in poverty and nearly a fifth (19%) of those in very deep poverty. Immediately prior to the pandemic and cost of living crisis large families were already twice as likely to be behind on their essential bills, living in a cold home, or not eating properly compared to people in smaller families with children (JRF, 2022, p.14).



## 2.9

### **Child poverty during the Covid-19 pandemic**

- 2.10 It is apparent that the impact of child poverty within the UK was exacerbated during the Covid-19 pandemic. In 2020, the JRF undertook research on destitution involving in-depth case studies in 18 locations, including a user survey of 113 crisis services and in-depth interviews with 70 destitute respondents. Most parents reported that the COVID-19 pandemic had had a negative impact on their children, as they missed friends, family, school and, for some, specialist support. The closure of playgrounds and sometimes parks was another key problem, given that most of the families lacked gardens. Some participants flagged the additional costs of having school-aged children at home all day, with spending on food, electricity and mobile phone data all reported to increase during lockdown. Set against this, some families and other destitute households were spending less on transport.
- 2.11 The Child Poverty Action Group (CPAG) undertook research (2020) involving 285 respondents to an online survey and 21 in-depth interviews with low-income families. During the Covid-19 pandemic, around 8 in 10 survey respondents reported a significant deterioration in their living standards due to a combination of falling income and rising expenditure. Even among those families whose employment had not been disrupted – including those who were not working prior to the pandemic – the majority reported a worsening in their financial situation. As most of the families were already living close to the poverty line, it took only a relatively small fall in income or rise in living costs to push them into poverty and debt.
- 2.12 Importantly, the CPAG (2020) research looked at non-financial impacts of the Covid-19 pandemic on families with low incomes. Almost half of the survey respondents reported physical or mental health problems. For many, this was caused by worries about money, the rising cost of food and utility bills, not being able to buy their children what they needed, and issues with their benefits. Many parents with pre-existing stress or mental health conditions stated that this had either been aggravated or re-activated by their current circumstances. As Figure 2.2 below shows, two-thirds of families taking part in the CPAG research had experienced non-financial issues because of the pandemic.



Source: Adapted from CPAG (2020) Chart 5: p.25

2.13 It was also evident that the Covid-19 pandemic impacted on children residing in low-income families. In many cases it was teenagers who were most affected – perhaps because they are old enough to understand what is going on and worry about the impact of the pandemic on their future. However, it was clear from the research that younger children were suffering too e.g., a mother described how her four-year-old was experiencing some health anxiety as a result of the pandemic. There was also evidence that the pandemic impacted on schoolwork e.g., children were struggling to stay engaged with their work or were anxious about their results.

2.14 Similarly, research undertaken by the JRF (2022) looked at the experiences of low-income families during the second half of the pandemic, and how they have faced a changing and increasingly uncertain world. Research participants outlined impacts of the pandemic on the health of their children, in particular their mental health. These included children experiencing anxiety in ways they had not done previously, as well as the pandemic seriously exacerbating existing issues children were already dealing with, providing another dimension for parents to deal with. A small number of parents noted their children had received diagnoses of autism or attention deficit hyperactivity disorder (ADHD) during the lockdown, with varied levels of support from schools. Other parents explained that the return to school brought challenges for children that they had not had to face during the lockdown, including bullying and, for those with autism, managing the busy environment of school.

2.15 Research undertaken by the World Health Organization (WHO) (2023) with participating

public health centres in Wales and Liverpool looked at 'Adverse Childhood Experiences' (ACEs). Although there is no official definition, the report refers to ACEs as sources of stress that children may suffer whilst growing up. Whilst there is debate about whether childhood socio-economic deprivation should be regarded as an ACE, studies have found that childhood poverty can adversely impact on socio-economic status and health later in life.

- 2.16 According to the WHO (2023) report, socio-economic deprivation is a stressor for parents and can act as a catalyst for ACEs such as parental separation, mental illness, substance abuse and incarceration. Equally, experiencing ACEs can result in reduced socio-economic opportunities for individuals and families and consequently a greater likelihood of suffering poverty. The report suggests that there are vast financial costs associated with ACEs, both in childhood and in the longer term due to their health and social impacts across the life course. The annual financial costs of the life-course health impacts of ACEs have been estimated to be equivalent to at least 2.7% of gross domestic product (GDP) in the WHO European region and 3.6% of GDP in North America.
- 2.17 Buttle UK<sup>3</sup> (2020) undertook research with frontline practitioners who work directly with children, families, and young people in crisis across the UK. The research indicated that over 50% of children were receiving frontline support experienced mental health or behavioural issues. According to the report, not having access to the basics, adverse childhood experiences, and unequal access to education impact on children's mental health and wellbeing and are interlinked. Living in poverty and the strain that comes with it means that children are isolated from peers, living under immense strain in the home, and often living with parents who have mental health problems themselves and are not coping. This results in poorer parent-child relationships and an increase sense of caring responsibility from the children. Respondents frequently noted that these issues can lead to children being anxious, depressed, having low self-esteem and low sense of worth (Buttle UK, 2020 p.32).
- 2.18 Despite the above evidence regarding the impact of Covid-19 and cost-of-living crisis on the number of households experiencing financial hardship, the Welfare Reform and Work Act 2016 removed the requirement in the Child Poverty Act 2010 to publish a UK wide child poverty strategy. However, a House of Commons report by the Work and Pensions Committee (2021) recommended that the Government commit to

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<sup>3</sup> Buttle UK, formerly known as The Frank Buttle Trust, is a UK charity that provides financial grants to children in need.

implementing a cross-departmental strategy for reducing child poverty, setting clear and measurable objectives which draw on the latest evidence.<sup>4</sup>

### **Local context: socio-economic profile**

2.19 According to the 2021 Census Sefton has a population of 279,700 people. 130,100 people aged between 16-64 years who reside in the borough are economically active. This represents 78.4% of the working age population, which is the same as the national average, and slightly higher compared to the regional average of 76.3%. Between October 2021 and September 2022, the average unemployment rate within the borough was 3.3% which was lower than both the regional (4.2%) and national (3.7%) averages. The largest proportion of economically inactive people in Sefton was the long-term sick (27.8%), although a slightly lower proportion was students (24.3%). Interestingly, a larger proportion of economically inactive people in Sefton are retired (26.7%), compared to the regional (13.8%) and national (14.7%) averages.<sup>5</sup>

2.20 In 2021, there were 14,900 workless households in Sefton averaging 17.1% of the working-age population compared to the regional (16.4%) and national (14.0%) averages. A slightly smaller proportion of workers in Sefton are employed as professionals, managers and directors (48.7%), compared to the regional (49.3%) and national (51.6%) averages. Similarly, a smaller proportion of people aged 16-64 years in Sefton are qualified to NVQ4 level or above<sup>6</sup> (39.5%), compared to the North West (38.6%) or Great Britain (43.6%). However, a smaller proportion have no qualifications (5.9%), compared to the North West (7.5%) and Great Britain (6.6%). Average gross weekly earnings in Sefton during 2022 were £589.90 compared to the North West (£603.70) and Great Britain (£642.20)<sup>7</sup>.

### **The Index of Multiple Deprivation (IMD)**

2.21 The Index of Multiple Deprivation (IMD) is the official measure of relative deprivation in England and is part of a suite of outputs that form the Indices of Deprivation (IoD). People may be described as living in poverty if they lack the financial resources to meet their needs, whereas people can be regarded as deprived if they lack for a range of resources, not just income. This is an overall measure of multiple deprivation

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<sup>4</sup> House of Commons Work and Pensions Committee, Children in poverty: Measurement and Targets – Third Report of Session 2021–22, September 2021 p.5.

<sup>5</sup> National Online Manpower Information System (NOMIS) located at: [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

<sup>6</sup> HND, Degree and Higher Degree level qualifications or equivalent.

<sup>7</sup> National Online Manpower Information System (NOMIS) located at: [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

experienced by people living in an area and is calculated for every Lower-layer Super Output Area (LSOA), or neighbourhood, in England. Neighbourhoods are then ranked according to their level of deprivation relative to that of other areas. High ranking LSOAs or neighbourhoods can be referred to as the ‘most deprived’ or as being ‘highly deprived’. However, as a relative measure there is no definitive threshold above which an area is described as ‘deprived’.

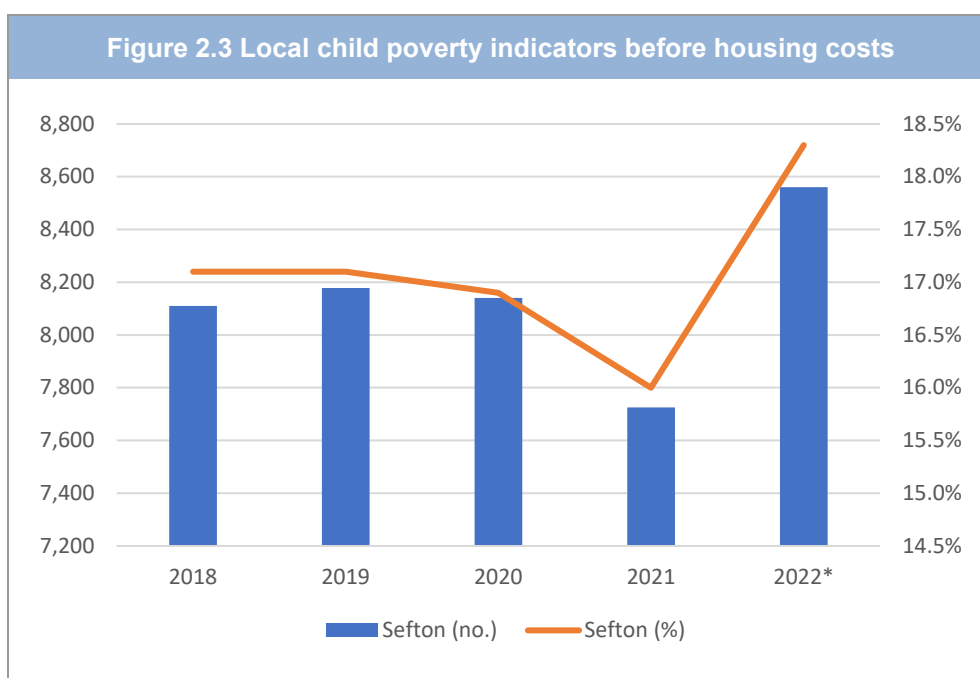
2.22 The IMD measures the range of deprivation in relation to 151 local authority areas where ‘1’ is the most deprived, and ‘151’ is the least deprived. Table 2.1 shows that, in relation to Sefton, most IMD measures are around the middle of the range with the exceptions being ‘employment’ (which measures the proportion of the working age population in an area that is involuntarily excluded from the labour market) (ranked 28 out of 151), ‘health’ (which measures the risk of premature death and the impairment of quality of life through poor physical or mental health (ranked 28 out of 151), and ‘barriers to housing’ (which measures the physical and financial accessibility of housing and local services) (ranked 149 out of 151). Importantly, the ‘income deprivation affecting children index’ (IDACI) shows that Sefton, again, is around the middle rank at 77.

Table 2.1 Sefton Index of Multiple Deprivation (IMD) (2019)	
	No
IMD	63
Income	51
Employment	28
Education	85
Health	28
Crime	95
Barriers to housing	149
Living	65
IDACI	77

Source: MHCLG English Indices of Deprivation 2019

2.23 The Department of Work and Pensions (DWP) provide data regarding the number and percentage of children aged 0-15 years who are residing in low-income families before housing costs. Figure 2.3 below shows that child poverty in Sefton averaged at 8,143

children over the period 2018 to 2022 (although 2022 is a provisional figure) with a maximum of 8,561 in 2022 and a minimum 7,725 in 2021. The average rate of child poverty in Sefton at 17% over the period 2018 to 2022 is slightly below the average rate for the North West during the same period at 18%. However, as discussed above, it is likely that the Covid-19 pandemic negatively impacted on rates of child poverty both within Sefton and throughout the North West. Also, it is apparent from this data that the highest rates child poverty in Sefton are clustered around certain wards e.g., Linacre, Derby and St. Oswald all recorded relative child poverty rates of 25% or above in 2022.



\* 2022 is a provisional figure

Source: DWP Children in low-income families 2018-22

2.24 Importantly, national data comparing populations from either end of the deprivation scale show that children from the most disadvantaged areas are twice as likely to:

- have or be teenage parents.
- be exposed to neuro-developmental risks such as smoking, substance use and obesity in pregnancy.
- die in the first 28 days after birth.
- be obese in primary school and three times more likely to have tooth decay.
- be admitted to hospital for a long-term condition like asthma before age 18.
- undertake 20 or more hours of unpaid caring responsibilities at age 16 to

24<sup>8</sup>.

### **Sefton Emergency Limited Assistance Scheme (ELAS)**

2.25 Sefton's ELAS scheme supports residents who are experiencing severe hardship, a disaster or emergency. ELAS provides one-off support – it is not intended to cover ongoing expenses. Also, cash is not provided – the scheme provides assistance through PayPoint credit, travel warrants, essential household goods, or referral to a support service e.g., foodbanks. To be eligible applicants must live in Sefton, be over 16 years of age, be on a low income, and are usually in receipt of one of the following:

- Income Support
- Job Seekers Allowance (JSA) (income based)
- Employment and Support Allowance (ESA) (income related)
- Pension Credit (guaranteed credit only)
- Universal Credit

2.26 Applicants must be in financial hardship and meet one of the following:

- Require support to stay in community - or
- Being resettled into a new home by Sefton or a voluntary organisation following an unsettled period in someone's life – or
- Do not have enough money to meet someone's (or their family's) immediate needs after an emergency or crisis.

2.27 Awards are considered where there is no alternative means of meeting – including help and support from family members or the DWP. Claims are made online and decisions for help with food, goods for children, gas, electricity, or emergency travel are usually made before the end of the next working day. Decisions on applications for help with furniture or essential domestic appliances are usually made within 5 working days.

2.28 As can be seen in the table in Appendix 4 between 1 April and 31 July 2022 there were 4,308 applications for support from ELAS received and processed by the Council. Three fifths (60%) of applications were granted support. There were also 1,336 foodbank vouchers awarded to applicants, 2,103 gas and electricity utility awards, and 380 essential household goods provided. The value of emergency awards, including cash payments, travel warrants and 'PayPoint' credits was £95,998, whilst the accumulative

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<sup>8</sup> Sefton Child Poverty Strategy 2022 p.10

cost of the 'household' goods supplied was £48,563. ELAS also provided grants of £60,000 to the voluntary, community and faith sectors. Around two thirds (67%) of ELAS applicants were aged between 16-45 years, with smaller proportions aged 45-64 years (30%), or 65 years or older (3%). The highest proportions of applicants derived from Linacre ward (24.3%), Derby ward (10.7%), Litherland ward (10.0%), and St. Oswald ward (9.7%).

### **Cost of Living Grant Support**

- 2.29 The Council also administers grants on behalf of the DWP to support residents with the Cost-of-living Crisis. Dating back to 2020 these have taken the forms including the Covid Winter Grant (£1.218m expenditure); and the Covid Local Support Grant (£1.153m expenditure). Most of the Covid Winter Grant/Local Support Grant provided food vouchers to children who qualified for free school meals over Christmas, half-term, and summer holidays. Remaining funds supported the affordable warmth and ELAS teams (Emergency Living Assistance Service).
- 2.30 Sefton's 'Household Support Fund' (HSF) provides financial help to residents who are struggling to afford energy, food, and water bills. Both the first and second rounds of the HSF each led to £2.435m expenditure. Around a third of the grants were used to support households with children. The focus of the HSF was providing food, affordable warmth, help with utility bills, and other essential household items. HSF funds were also allocated to projects designed to identify sustainable sources of food to reduce residents' reliance on food banks. The Household Support Fund 3 covered the period 1 October 2022 to 31 March 2023.
- 2.31 Sefton Council also support local foodbanks and the Food Pantry network and are seeking to appoint a Sustainable Affordable Living Project Coordinator to support and coordinate these networks to ensure efficiency and maximum reach to the households that need support the most. The Council have been awarded a £1m Holiday Activity Fund from the Department for Education (DfE) for 2022/23. The Council coordinates activities in the Easter, Summer, and Christmas holidays for children in receipt of free school meals to access. As well as children accessing a range of activities, they would not normally have access to, they also receive food as part of the scheme. There is also a smaller coordinated summer offer provided in the community, voluntary and faith sector for children.
- 2.32 Sefton Council, in partnership with CVS, provided residents with additional support during the winter months (in 2023/34 additional Council investment means this will be



extended to summer months as well). This entailed opening various community facilities including libraries, leisure centres and community Centres where residents would be given the opportunity to take part in meaningful activities in warm welcoming settings, whilst accessing free food.

## **Summary**

- 2.33 This section examined current literature regarding national, regional, and local contexts in relation to child poverty. It is apparent that both the Covid-19 pandemic and the historically high inflation rates that increased the prices of energy, food, and other essentials in 2022 have hit poorer households the hardest. It is estimated that in 2019 around 2.4 million people experienced destitution at some point – an increase of 54% over the two years since 2017.
- 2.34 It is apparent that poverty impacts on different family types – two in five children in lone-parent families were in poverty in 2020/21, whilst the child poverty rate for children in families with three or more children was almost twice as high as the rate for children in one- or two-child families (38% compared with 21% and 22%). Although much government rhetoric emphasises employment as a solution to poverty, people in working-age families with children make up around two-thirds of all working-age families in poverty. It is apparent that child poverty within the UK was exacerbated during the Covid-19 pandemic with restrictions particularly impacting on the mental health of children in poorer families.
- 2.35 It is important to note that a benefit cap was introduced in 2013 which limits the maximum amount in benefits a working-age household can receive. When originally introduced the cap was £500 a week (£26,000 a year) for a family, and £350 a week (£18,200 a year) for a single person. From November 2016 the cap was lowered, and different rates introduced in London and elsewhere in Great Britain. From April 2023, the benefit cap amounts were increased for the first time since its introduction – by 10.1%, the same percentage increase as for social security benefits linked to inflation.
- 2.36 There is extensive evidence of child poverty in Sefton. In 2021 there were 14,900 workless households in Sefton averaging around one-in-five of the working-age population. Although a relatively small proportion of Sefton's working population have no qualifications, average gross weekly earnings in Sefton during 2022 at £589.90 were lower than the regional national averages. Index of Multiple Deprivation (IMD) measures show that Sefton is ranked around the middle of 151 local authorities in terms of deprivation. And it is important to remember that Sefton has some of the largest

differences in income, living standards and average life expectancy to be found anywhere in England. However, government data shows that the proportion of children in poverty in Sefton averaged 17% over the period 2018 to 2022.

2.37 In response, Sefton MBC has implemented a range of anti-poverty policies including an Emergency Limited Assistance Scheme (ELAS) which provides one-off support to residents who are experiencing severe hardship, a disaster, or emergency. The Council has also administered grants on behalf of the DWP to support residents with the Cost-of-living Crisis. Dating back to 2020, these have taken forms including the Covid Winter Grant (£1.218m expenditure) and the Covid Local Support Grant (£1.153m expenditure). Sefton's 'Household Support Fund' (HSF) provides financial help to residents who are struggling to afford energy, food, and water bills. Both the first and second rounds of the HSF each led to £2.435m expenditure. Around a third of the grants were used to support households with children. Sefton Council also support local foodbanks and with the 'Food Pantry' network are seeking to appoint a Sustainable Affordable Living Project Coordinator. Finally, in partnership with CVS, Sefton MBC has provided residents with additional support during the winter months.

### **3. Stakeholder consultation**

#### **Introduction**

3.1. Consultations with a range of stakeholders were conducted through an online survey and telephone discussions. Households with children experiencing financial hardship were consulted through telephone interviews (as discussed in Chapter 4) and not as part of the stakeholder consultation discussed in this chapter. Themes raised through the consultation included:

- factors currently driving child poverty in Sefton.
- the extent to which the Covid-19 pandemic and cost-of-living crises have impacted on child poverty rates in Sefton.
- barriers to seeking support faced by households with children who are experiencing financial hardship.
- changes to national or local policies which would best help alleviate the causes of child poverty in Sefton.

- and good practice either locally or elsewhere that could be adopted to help alleviate child poverty in Sefton.

### **Factors currently driving child poverty in Sefton**

- 3.2. Stakeholders mentioned a range of factors which are currently driving child poverty in Sefton. Generally, these included low household incomes, unemployment, and issues around benefits such as sanctions.
- 3.3. Generally, stakeholders agreed that over the last 5 years child poverty in Sefton has increased. One stakeholder stated that they were 'shocked' by the extent of poverty in the area. Families are increasingly seeking support from local services including people who five years ago would not have considered themselves likely to ever experience financial hardship. Factors mentioned by stakeholders which evidence the increase in financial hardship included: increased use of community pantries (social supermarkets) with some families relying on them every week rather than as a 'last resort'; more parents seeking free activities for children because of the cost-of-living crisis; and increased demand for help with school uniforms:

*We have seen a huge demand in parents needing help with school uniforms and food. School uniforms and PE kits are expensive. Many families can't afford them – we have been inundated with requests for help with school uniforms over the last 3 years. Poverty is definitely worse than 5 years ago [Sefton support agency worker].*

- 3.4. A child attending school with the wrong or no uniform may be bullied, sent home, or excluded from school:

*School uniforms are a big issue for children in poverty – they are either given second-hand ones or no new uniforms at all. This is a concern for families and children. As such, we have fundraised over the last three years and provided both junior and senior youth club attendees with vouchers for school uniforms and shoes. [Sefton support agency worker]*

- 3.5. According to stakeholders, both the Covid-19 pandemic and cost-of-living crisis have directly and indirectly impacted on child poverty in Sefton. The pandemic exacerbated inequalities by making some opportunities even further out of reach for many families. It led to job losses meaning that some families have lower incomes. That families spent more time at home during 'lock-down' periods led to increasing expenditure on heating,

energy, and food. Health issues such as 'long-Covid' have impacted on the capacity of some parents to work. The Covid-19 pandemic also indirectly impacted on families e.g., on the mental health of both adults and children with families experiencing increased feelings of isolation and anxiety.

- 3.6. According to stakeholders, during the pandemic many families were vulnerable and needed significant support. People in low-income jobs lost employment and struggled to live on furlough. The successful campaign by Marcus Rashford to ensure that free school meals would be provided to disadvantaged children over the school holidays helped some low-income families in Sefton during the pandemic. One agency stated that they mitigated the impact of food poverty in Sefton during the pandemic by providing weekly food hampers containing essentials and packed lunches to local families.
- 3.7. The pandemic also impacted on in-work households who are only slightly over the threshold to receive benefit support. These families experienced being furloughed for many months and therefore, as they were only receiving 80% of the usual salary, had to use any savings they may have had to continue to cover their living costs, bills, food etc. These savings have now gone and there is no support for these families to meet the ever-increasing cost of living:

*Covid will increase the number of children in poverty in Sefton for years to come. Those in marginalised communities were more likely to have been adversely affected, meaning inequalities are more pronounced than ever. The full effects remain to be seen as the impact on school-age children now, in terms of academic attainment and future employment prospects, may not become apparent for years. Many of these children will go on to become parents themselves, and their children are more likely to be born into households in poverty, limiting their opportunities even further [Sefton support agency worker].*

- 3.8. The pandemic created social barriers for young people who need socialisation and play to learn and develop in these most influential years. Whilst the pandemic increased the need for families with children to seek support, 'lock-down' limited the ability of local agencies to provide support. Many support agencies were still offering limited services meaning that families are more likely to 'fall through the net'. It was suggested that a lack of socialisation due to Covid-19 'lockdowns' may have impacted on the speech development of young children. The pandemic may also have impacted on children's motivation for education and cause anxiety due to an uncertain future.
- 3.9. Stakeholders stated that the cost-of-living crisis has also adversely impacted on low-income families in Sefton. An increasing number of families in Sefton, including those

with one or more adults in work, cannot afford essential items. Benefits and wages are not keeping up with the increased cost of necessities such as food, clothing, and utilities. Local agencies are encountering more families for whom there is nothing more that can be done in terms of income maximisation or cost-cutting.

- 3.10. Families are having to make decisions regarding 'heating or eating', children are going into school hungry, and less money means lower living standards in terms of being able to afford school uniforms for example. The cost-of-living crisis means that those who were already struggling to afford the essentials find themselves in even more desperate situations. Some families live in deep and persistent poverty with no hope of a way out.
- 3.11. Children from these families are likely to suffer from poor health outcomes, low educational attainment, and many barriers to work:

*Many people who were previously managing now find themselves unable to do so. We are seeing record numbers of people seeking our services for the very first time. Many of these families have never faced financial hardship before, and never thought they would. Children in these families, although more likely to experience poverty for a shorter period of time, are more likely to be affected by the deep impact of a change of circumstance on their parents; many of whom will not know where to turn for support or how to cope [Sefton support agency worker].*

- 3.12. Stakeholders stated that issues around affordability including the cost of heating is more acute for low-income families during the winter months. This leads to families restricting the amount of food they consume or heating to limit bills. One agency stated that the increased cost of heating may impact on their capacity to support families: 'we are extremely anxious that if we can't afford the fuel bills, we will have to consider our options on providing additional services - impacting even further on our most vulnerable families. We don't want to do this, but it is a scenario we have to consider if we don't get any support'.
- 3.13. Stakeholders were clear about the negative impact of poverty on families in terms of mental health. A lack of food can impact on the physical and mental health of children leading to feelings of hopelessness and despair. The cost-of-living crisis and worrying about how to meet outgoings is leading to anxiety and even marital breakdowns:

*We know of families who are really struggling, and people have come to us in tears, very stressed and lost, not knowing what to do for the best. We have children who are already traumatized by the pandemic, and we have been delivering wellbeing and sport sessions to help mitigate against these stresses [Sefton support agency worker].*

- 3.14. Children being aware of parents worrying about whether they can afford the next meal or heating costs increases anxiety, whilst children being underfed will lead to them underperforming at school or in sports:

*We have children who come to [support] sessions very hungry, and I am sure this is having an impact on school-life and education. We are providing food for children at every youth session now to help mitigate this, but we have a very limited budget and cannot continue doing this indefinitely unless funding is available [Sefton support agency worker].*

- 3.15. It was suggested that children experiencing poverty are more likely to be stigmatised by peers, particularly in more affluent areas where the difference in income between families may be more pronounced. This impacts on the family as parents may feel guilt and shame, which can have negative consequences for mental health. Also, children growing up in more deprived areas are less likely to be exposed to, or encouraged towards, opportunities, which consequently decreases motivation for achievement 'not because they don't want to do well, but because they don't know that they can'.
- 3.16. One stakeholder was aware of a local child who was bullied when she returned to school because her parents could not afford new shoes. Negative experiences in educational settings such as bullying make children even less likely to want to engage with school, further restricting their prospects. Children becoming more isolated means that the inequality gap will increase and can lead to children withdrawing from social activities. Fear of germs and habitual 'staying in' can lead to increasing anxiety and a lack of peer socialisation.

### **Good practice**

- 3.17. Organisational stakeholders were asked about examples of good practice in terms of alleviating child poverty in Sefton. They cited a wide range of local organisations which support families experiencing financial hardship by providing direct support and as sources of funding (the latter shown in bold) in the list below (see Appendix 5 for descriptions of these and other organisations who fund and deliver support for low-income families in Sefton):

- Brunswick Youth and Community Centre
- **Cash for Kids**
- Citizen's Advice Bureau (CAB)
- **Henry Smith**

— **Jamie Carragher's 23 Foundation**

— L30 Community Centre (Bootle)

— Liverpool FC Foundation

— Local Community Pantries

— Parenting 2000

— **PH Holt Foundation**

— Sefton Early Help

— Sefton Family Wellbeing Centres

— Southport and Formby Home Start

— **Steve Morgan Foundation**

— **UK Community Foundations**

— Ykids

3.18. An example of good practice included a local agency which ran cookery courses showing people how to shop 'smart' i.e., to minimise costs, how to better make use of store cupboard items, and how to grow food at home which is cheaper than shop bought food and impacts less on the environment. The families took home food that was made as part of the course. The agency is aiming to start a weekly family meal and keep warm night for local vulnerable families and are fundraising to provide local families with pyjamas and duvets.

3.19. The L30 Community Centre works alongside the Netherton community to support vulnerable families. They provide a community pantry each week which they combine with access to advice agencies such as the CAB. The community pantry is not means tested and registration is not required. It is run 'by the community, for the community'. L30 employ a 'green doctor' who advises regarding utility costs, an advisor who supports local people to find employment, a health and wellbeing advisor, a CAB advisor, and a community development worker. They coordinate activities with local agencies to ensure that affordable events take place throughout the summer holiday period.

3.20. In terms of helping families with children experiencing financial hardship, it was suggested that teaching emotional health and well-being in schools is important to help children to stay positive, confident, and optimistic. Resilience training can take the form of outdoor activities where children can participate in sport, drama, or music. As such,

it is important to protect local outdoor spaces and parks. Grants to enable children to join clubs or take part in outdoor activities would be useful.

- 3.21. In relation to proposed changes in central or local government policies, stakeholders suggested: ensuring that all families have sufficient income, regardless of whether they are in work; uprating benefit values; streamlining benefits application and award processes; more school uniform banks; educating families on life skills e.g., budgeting; increasing employment and training opportunities:

*We need to eradicate low paid jobs and zero-hour contracts that force many working families to live hand-to-mouth. Many are unable to take low paid jobs because of the fear of losing benefits. Providing secure council accommodation is vital for stability and wellbeing. Without this, children have no roots, nowhere to call 'home', and are at the mercy of landlords. Their lifestyles become erratic and unstable [Sefton support agency worker].*

- 3.22. There needs to be a more robust response by local agencies to key issues facing families in Sefton. Local agencies and organisations already offer a wide range of services to families, but they may not be aware of them. A crisis support service would help families who fall through the social security system from spiralling deeper into poverty. There is a lack of support services to support families experiencing financial hardship with mental health and addiction issues. There needs to be more support for local families whose incomes are just above benefits thresholds. Sefton's 14 foodbanks and food pantries are well networked and effective in their management of food supply, sourcing donations for both foodbanks and community pantries. A Food Access network has been set up to further develop coverage, delivery models and funding sustainability. It would be useful to determine which local schools require a school uniform as branded uniforms can be significantly more expensive.

- 3.23. In relation to what more could be done by local government and agencies in Sefton to help children residing in households experiencing financial hardship, stakeholders proposed:

- Targeted interventions to ensure that children are progressing well and are linked to specific support services.
- Support for families to access information about relevant benefits or services including days out or educational experiences.
- Targeted initiatives aimed at maximising household incomes.



- Better access to secure, affordable accommodation.
- Better access to nature including gardens and allotments.
- More sustainable funding for supporting agencies and organisations.

3.24. In relation to the above there needs to be:

*More trust, faith, and investment in local communities to address these issues themselves. We see a connected community who are amazing at supporting each other but could do so much more with investment that doesn't involve lots of red tape and bureaucracy. For too many years we have seen funding being invested into services that disappear when funding ends, and professionals coming into communities to "do to" them, and nothing changes. Imagine if the millions of pounds spent had been given to communities and families – maybe we would not have seen the increase in poverty levels? [Sefton support agency worker].*

3.25. Stakeholders recognised that families experiencing financial hardship do not always have the time or feel mentally able to independently seek help and support. Other barriers to families seeking support mentioned by stakeholders included: the stigma associated with seeking help, especially for people with substance misuse or alcohol abuse issues; bureaucratic barriers which can make it difficult for families to apply for benefits; a lack of trust in local agencies and organisations; and a lack of knowledge about what local support services are available:

*Knowing what's out there in the first place and how to access it. What may seem like a simple process to some, often isn't for someone grappling with debt, unpaid bills and worrying about how to feed their family. Other factors include time, emotional capacity, health conditions, affordability of travel to appointments and services, stigma, previous negative experiences, or distrust of services [Sefton support agency worker].*

3.26. One stakeholder who had visited the local Job Centre (as an agency worker rather than as a client) was told that they were not allowed to approach the advisors unless they had initially made an appointment online. This highlighted the difficulties that families without digital access or for whom English is a second language experience in seeking help and support.

3.27. Generally, stakeholders stated that local agencies work well together in dealing with child poverty in Sefton:

*Yes, they do, although more can always be done. We have a close relationship with many local agencies also providing support for families experiencing poverty. We try to share information and learning as much as possible, and even work together on joint initiatives at times. This is invaluable as not only does it reduce duplication and therefore maximise efforts, but the joint wealth of knowledge and experience mean that the people we support are benefiting from everything on offer, not simply what we as a single organisation can provide [Sefton support agency worker].*

- 3.28. There is genuine desire in the borough for agencies and organisations to share resources and improve the lives of local communities. However, the voluntary, community and faith sectors need to liaise further and ensure that best practice is shared. Also, the Covid-19 pandemic made it more difficult for agencies and organisations to partner and communicate with one another. This meant that organisations sometimes had to deliver what services they could without leadership or a sense of direction. According to one stakeholder, local communities often feel that local agencies and organisations are competing rather than coordinating responses to community needs. It is possible that this is a consequence of limited funding.
- 3.29. In relation to what could be done to improve local inter-agency cooperation in relation to child poverty in Sefton, it was suggested that it would be useful for there to be someone who coordinates meetings with local agencies and organisations on a regular basis. However, it was noted that there are already good examples of collaborative work between agencies and organisations in Sefton. For example, the Warm Spaces and Winter Clothing Collaborative is coordinated by Sefton Council for Voluntary Service (CVS). In partnership with Sefton Council, Sefton CVS have worked alongside voluntary, community and social enterprise organisations to establish a network of Warm Spaces across Sefton. These included community centres, community hubs and other places offering a warm welcome, which are free to use for anyone feeling lonely or struggling with the cost of living. The scheme involves a network of frontline voluntary, community, and faith sector organisations, which meet regularly and share data. Sefton Council has committed £200,000 for 2023/24 from the Household Support Fund to this initiative. Sefton CVS are also aiming to launch the Winter Warms Space which is a collaboration of 39 voluntary, community and faith sector organisations.<sup>9</sup>

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<sup>9</sup> See Sefton CVS 'Voluntary, Community and Faith Sector at the Frontline of Sefton Transformation'. October 2021 for examples of how Sefton CVS collaborates with agencies and organisations: <https://www.flipsnack.com/F5F989CC5A8/sefton-vcf-sector-at-the-frontline-of-transformation-oct-2021/full-view.html>

**3.30.** Also, notwithstanding data protection issues, there is a need for local agencies and organisations to coordinate their responses to the needs of specific families. Similarly, for local agencies and organisations to hold ‘open meetings’ whereby they can share ideas about good practice. It was also suggested that local agencies and organisations need to work closely with schools and early help centres who know the families most in need. The ideas presented in Mauricio Miller's book ‘The Alternative (most of what you believe about poverty is wrong)’ could be explored by local agencies and organisations. It was noted that a collaborative agreement between Sefton Council and the local voluntary, community and faith sectors was agreed in 2015 and remains in place.<sup>10</sup>

### **Summary**

3.31. The consultation with key stakeholders offered important insights into the main issues regarding child poverty in Sefton. It is apparent that a range of factors including the Covid-19 pandemic and cost-of-living crisis have further exacerbated child poverty within the local authority area. The pandemic led to financial issues for low-income families who were already struggling and made it more difficult for them to receive help and support. It is also apparent from stakeholders that the impact of the pandemic was not only financial, but also impacted on the emotional and mental health of both adults and children. According to stakeholders, it is possible that the pandemic may have impacted on children's motivation for education and caused anxiety due to an uncertain future. As such, the impact of the pandemic on child poverty in Sefton could persist for years.

3.32. The ongoing cost-of-living crisis is evidenced by stakeholders in terms of an increased use of community pantries (a form of very low-cost food retail) and food banks with some families relying on them every week rather than as a ‘last resort’; more parents seeking free activities for children as a result of the cost-of-living crisis; and increased demand for help with school uniforms. The crisis is not only impacting on workless families, but also those in which two or more adults are employed. Benefits and wages are not keeping up with the increased cost of necessities such as food, clothing, and utilities. Local agencies are encountering more families for whom there is nothing more that can be done in terms of income maximisation or cost-cutting. Children are acutely aware of parents worrying about whether they can afford the next meal or heating costs increases anxiety. Also, children experiencing poverty are more likely to be stigmatised by peers,

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<sup>10</sup> Sefton Council and Sefton CVS, ‘New Realities: A ‘Can-Do’ Collaborative Agreement Between Sefton Council & Sefton’s Voluntary, Community & Faith Sector, 2015 (revised 2021).

particularly in more affluent areas where the difference in income between families may be more pronounced.

- 3.33. Stakeholders cited a wide range of differing organisations who are working to alleviate child poverty in Sefton. This includes agencies helping families to reduce household costs, and in one example combining a community pantry with access to advice workers. However, stakeholders identified barriers to families with children experiencing financial hardship seeking help including the stigma associated with seeking help, especially for people with substance use issues; bureaucratic barriers which can make it difficult for families apply for benefits; a lack of trust in local agencies and organisations; and a lack of knowledge about what local support services are available. Generally, stakeholders believe that local agencies and organisations work well together to help alleviate child poverty. However, the voluntary, community and faith sectors need to liaise better and to ensure that best practice is shared. This could include a nominated person to be responsible for coordinating meetings with local agencies and organisations on a regular basis and, notwithstanding data protection issues, for local agencies and organisations to coordinate their responses to the needs of specific families.

## 4. Adult views and experiences of financial hardship

### Introduction

- 4.1 This chapter examines the views of adults regarding their family’s experiences of financial hardship. It is drawn from interviews undertaken with families from within the Sefton borough council area experiencing financial hardship. In total, 27 adults from 20 families were included in the consultation.
- 4.2 The questions asked during the interviews are in Appendix 1. They covered the following themes: background and circumstances, adults’ experiences of deprivation, how deprivation impacts on the family as a whole, how deprivation impacts on children, attitudes to social agencies and support mechanisms, and attitudes toward the future.

### Family type and number of children

- 4.3 Twenty families took part in the consultation:

<b>Figure 4.1: Family structure of interviewees</b>	
<b>Family type</b>	<b>No.</b>
1 parent family	13
2 parent family	7
Total	20

<b>Figure 4.2: Number of children living at home</b>	
<b>Number of children living at home</b>	<b>No.</b>
1 child	6
2 children	8
3 children	4
4 children	2
Total	20

<b>Figure 4.3: Age of children living at home</b>	
<b>Age of child</b>	<b>No.</b>
1 year and under	5
2-4 years	8
5-11 years	14
11-17 years	10
18 years and over	5
Total	42

- 4.4 The length of time families had been living in their current homes and areas varied from under one year to over twenty-five years. Four of the 20 households are homeowners and 16 rent from either a local authority or private landlord.

### **Parents' views about local areas**

- 4.5 Some parents expressed concern regarding the nearby environment, both in terms of lack of attractiveness and lack of facilities for children and young people. In particular, some parents believed that there was a lack of open, accessible green spaces for children and young people. One parent felt that: "...there isn't anywhere for children to play in the area. There are no safe playing fields and no indoor leisure facilities nearby. What is available costs too much".
- 4.6 Crime and safety were frequently cited as important neighbourhood issues for some parents: "...the area is okay, but crime's not too good, although it's still better than where we used to live". Families wanted to protect their children from either being victims of crime or being involved in crime. One parent described how her son was recently attacked by two young boys in the local neighbourhood. The attack captured by a neighbour's CCTV.
- 4.7 Some parents said there are too few outdoor spaces nearby for children and young people. Some were concerned about children playing in the local area due to crime or a lack of safety due to traffic. Families residing in houses with gardens were keen for their children to play there or in their bedroom. For one family, the nearest green space was a cemetery. There are allotments nearby, although she is aware that there is a long waiting list for one.

### **Employment**

- 4.8 Unsurprisingly, worklessness was a key theme amongst parents. Some had experienced redundancy in the recent past or were unable to work due to illness or disability. Drops in income and changes in circumstances had led to the financial hardship in most cases. Of the seven families consisting of two parents: in three families both parents were working full-time; one family had one adult working; and three contained no employed adults. One reason why some parents were not employed was because they had adult and/or child caring responsibilities. Of the 13 lone parent households: three had part-time employment; two had full-time employment; and eight had no employment.

## Financial hardship

- 4.9 Increases in the cost of electricity and gas meant that some parents were reluctant to have friends visit and spent much time indoors during colder weather. One parent who uses a prepayment meter stated that she no longer watches television, turns the heating down, and wraps up in a blanket during cold weather so that her son has access to his computer and television. Her only entertainment while her son is at home is listening to the radio.
- 4.10 The families, whether containing employed adults or not, had limited incomes and were suffering financial hardship. Importantly, families containing working parents were equally likely as workless families to say that they were experiencing financial hardship. Some families stated that debt and money issues were the source of emotional problems and family conflict.
- 4.11 All families received benefits to varying extents. Families commented on how the benefits system does not always meet their needs. Receiving welfare benefits means that housing options are limited and current housing (especially for families residing in local authority accommodation), does not always meet families' housing needs. Families stated that even minor changes to the benefits they receive can lead to financial difficulties. Families spoke about how the benefit system does not always make sense to them.
- 4.12 One parent spoke about how she got into benefit debt due to changes in the benefit rules. She was working 16 hours per week when the government changed the limit to receiving the benefit to 15 hours. As she was unaware of the change of rules, and that she was no longer eligible for the benefit, she accrued a large debt over time:

*Agencies need to inform people better and communicate better. One section does not communicate with another, never mind communicate with us. The benefit system does not take into account people's circumstances. My children can't afford to have their own homes and are living here with me. They can't afford to pay me rent, so I have to go without even more [Sefton parent].*

- 4.13 Some parents described how income from benefits are reduced when children living with them turn 18. One parent stated that she must pay an additional £90 per month in rent because one of her children is now aged over 18, and still living with her. Although both of her children living at home are studying to achieve a better life, this costs the family.

- 4.14 One lone parent residing in a privately rented house had to move into new accommodation because her landlord needed to sell the house. The family found a three-bed house which was cheaper than the two-bed house they previously occupied. One room was used by the parent, the second by her son, whilst the third was used by her nephew who regularly stays. However, her housing benefits only covers the costs of a two-bed house. That she has to top-up the rent means that she can 'just manage'. Although her son has special needs, once he turns 19, she will only receive sufficient rent for a one-bed property. At that point, she is not sure how they will cope.
- 4.15 Another family spoke about a similar situation. A lone parent with three children resided in a three-bed house: one bedroom was occupied by the parent, a second by her son, whilst the third was shared by two daughters. The parent received housing benefit that covered the cost of renting the whole house. One daughter left to set up a new home, whilst the second daughter left to attend university. On completion of her undergraduate course, the second daughter decided to undertake a postgraduate degree. However, she was not eligible for postgraduate funding, so decided to return home whilst undertaking the course. This led to a reduction in the amount of housing benefit to which the parent is eligible. The benefit will be further reduced when her son, who is currently at school, turns 18. Both the parent and her children deemed this as the family being penalised for seeking to improve their life opportunities. It has also led to the children feeling guilty due to their situation leading to their mother having a lower income.
- 4.16 One family consists of a young couple with two children. The mother has been on extended maternity leave due to her baby's health issues. However, that she is no longer receiving maternity pay has led to a substantial fall in income and financial hardship. Unlike when she had her previous child, they are unable to buy new items for her baby. Also, they are unable to afford holidays. They have sold the family car as they are unable to justify its running costs. Her husband's income from employment means that the family are just above the threshold for receiving some benefits or from charitable organisations.
- 4.17 Another parent stated that she had reduced her working hours in order to be eligible for benefits. This means that although she enjoys her job and wants to progress in her career, she is less likely to be promoted. She believes that benefit agencies are not sufficiently flexible when determining families' eligibility to benefits. The family have a child with special needs who requires specialist support. Increases in the cost of living due to an increase in energy prices and mortgage costs means that they are unable to adequately support him and are struggling financially.



4.18 One parent stated that her partner works part-time as a cleaner at a local school. She is a carer for two vulnerable adults who reside with the family as part of a shared-lives scheme (shared lives schemes support adults with learning disabilities, mental health problems or other needs that make it harder for them to live on their own).<sup>11</sup> One of her wards is elderly, whilst the other is younger and has physical and learning disabilities. Her caring responsibilities means that she has little time for herself. She said that they can just about pay bills but cannot afford to put money aside or pay for treats. Her ex-husband used to pay £500 per month to her as part of a maintenance order, but changes to his financial circumstances means that he now only pays £300 per month. Her ex-husband also used to take their son to football matches every week but can no longer afford to do so.

### Holidays and socialising

4.19 None of the families have had a holiday away from home for at least one week in last few years, unless staying with relatives. Also, none of the parents stated that they have money to spend on themselves. They spoke of how they try to undertake family activities which cost very little or nothing. Financial hardship meant that some families have reduced the amount of time they socialise with family and friends whether in terms of going to venues such as pubs etc. or socialising at home: "...my friends might come around here, or we go to them, but even that impacts on us financially".

4.20 For some parents, a lack of income means that they are unable to pursue interests or hobbies in the same way as they used to. Some parents had enjoyed sporting activities although these had become curtailed since experiencing financial hardship. Although most families could not socialise, they maintained close contact with friends and family:

*My friend has children of similar age lives near us, and we help one another in different ways. We are both financially struggling, so we are there for one another.*

4.21 One parent described how they can no longer afford for both of her children to attend martial arts classes. The younger son still attends, although it costs £50 per month. Not having enough money impacts on parents' ability to afford birthday and Christmas-gifts: "...you try to save all year around for birthdays etc., but it's not always possible". However, the parent said that it was helpful that Ykids has a toy sale with each toy

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<sup>11</sup> See: <https://www.nhs.uk/conditions/social-care-and-support-guide/care-services-equipment-and-care-homes/shared-lives-schemes/>

costing less than £3.50. One parent stated that it would be useful for the local authority to put on more cheaper events for families e.g., trampolining.

### Parents' experiences of deprivation

- 4.22 Parents were asked questions about whether they could afford to buy, maintain, or repair household items or afford services. One family did not have access to a washing machine, a shower, car, or heating boiler.
- 4.23 As well as struggling to pay monthly bills, some families struggled to maintain the physical fabric of their homes. In particular, few families had sufficient money to help them maintain decorations. Financial hardship meant that there was greater impetus for families to avoid accidental damage to current decoration. One family spoke of how “this is not always easy, as our son, with his health and behavioural issues, when on a high can soon damage things around him”.
- 4.24 A key issue was families struggling with how they will manage to pay bills if the of living keeps going up. One parent spoke about how they are “always worried about how the cost of things is constantly going up, and how I’m going to manage to put food on the table, never mind pay bills”. Another expressed concerns about their ability to pay fuel bills during winter months.
- 4.25 Another stated that they are:

*... dreading the winter, as the cost of living is hard enough now. We always look forward to summer months, and dread when it is cold. We were relieved that we all got through the Covid crisis, now we are not sure how we will get through this cost-of-living crisis.*

- 4.26 According to another parent, their utility bills used to be £75 per month but are now more like £250 per month. Her son’s heart condition means that he needs to keep warm, although she has had to turn the thermostat down from 21°C to 17°C. She says that she is “...constantly having to ‘rob Peter to pay Paul’”.
- 4.27 Some parents described how they were unable to afford basics such as warm clothing and shoes: “...you’d rather put food in the cupboards than treat yourself”. A parent described how they were waiting for central heating to be installed into the house. The father described how it upset him that his children were not always warm and did not have enough clothes. Most parents said that they tried to minimise fuel bills by turning down thermostats. Parents used the internet to help determine the best energy deals. However, only families who owned computers and could afford access to the internet

found that they were useful tools in helping to reduce costs.

- 4.28 Few families were able to save money on a regular basis to meet unexpected expenses or to buy non-essential goods and services such as holidays: “We can’t save. It’s hard to save. We’ve just managed to get the car back on the road”. Also, limited incomes meant that savings were depleted more quickly. Two parents commented on how in the past they were able to turn to family for help, but now relatives are struggling and there is no one to help them.
- 4.29 Only two of the 20 families could afford household insurance. Parents spoke about not being able to justify it. One parent said that she had to choose between home insurance or life insurance. As she has health issues, and is a lone parent, she chose life insurance as she wanted to ensure her son, who has his own health concerns, will be taken care of if she died. Another parent said that they had to sell their car as they are unable to afford car insurance. Also, since fuel prices have gone up, they cannot afford to put the petrol in the car. They now walk to most places or use the bus. Friends with a car help when they can.

## Education

- 4.30 Schools were considered by parents as key agencies. According to one parent, her local primary school provided £60 of food vouchers during the half-term holiday. The secondary school one of her children attends provides vouchers using an app which they can use at any shop.
- 4.31 There was some concern by parents about the costs associated with children’s education. One key issue mentioned by both parents and children (as discussed in Chapter 3) was the cost of school uniforms. Generally, there were two contrasting parental attitudes to school uniforms: first, that it is very difficult for families facing financial hardship to meet the cost of school uniforms; second, that school uniforms help ameliorate the difference in social status as determined by what clothes children wear.
- 4.32 According to parents, although the price of school uniforms has reduced in recent years, they still cause financial problems. One parent described how the cost of her child’s school uniform: “...isn’t too bad. We buy the black trousers and shirts from Asda. Everyone gets it, so it’s not bad”. Another parent stated that her daughter had just started senior school and the uniform was quite expensive, but she was able to afford it as she had saved money for it.

- 4.33 One parent described how she gets help to buy school uniforms and football boots. Her daughter has been diagnosed with dyslexia and has an 'early help' plan devised by the school. She also receives extra tuition from the school. Another parent described the local school her son attends as "not very good – it's known for poor standards and the level of education isn't the best". Her 12-year-old son attends the school – he is very good at maths although he struggles with English. He has a heart condition which means that he can become very tired. His mother does not feel that her son has sufficient support from the school.
- 4.34 The cost of school trips caused problems for some parents. Whilst many of the school activities are free or low in cost, some parents were still unable to afford them. This meant that children of families experiencing financial hardship were unable to share in the same experiences as other children. More positively, one parent described how her children's school does a lot of fund-raising and uses the money for trips and events:" ...so we don't have to pay. Just have uniforms to get and that's not too much".

### **Awareness of agencies and benefits**

- 4.35 Parents commented on how, due to funding cuts, some agencies that helped pre-Covid are no longer available. These services sometimes made all the difference between families coping and not coping. Parents were concerned that some agencies may not be able to support families for much longer. Whilst parents turned to families, friends, and neighbours for support during the Covid pandemic and the subsequent cost of living crisis, they are also struggling and less able to help.
- 4.36 Some parents were unaware of the benefits and services offered by local charities and agencies. According to one parent: "...you never get help to find out what you can get or get told what you are entitled to". Most parents said that they did not know what types of benefit available or which agencies to approach for help. Key local agencies mentioned by parents as providing support included Parenting 2000, the L30 Community Centre (Bootle), YKids, HeadStart, Kingsley and Co., and local community pantries. Kingsley and Co. provide baby clothes and children's books. They also hold events for families at The Strand, Bootle.<sup>12</sup>
- 4.37 According to one parent, her daughter's new school put her in touch with Parenting 2000. The charity helped the family with food and provides help towards the gas bill which now costs £60 per week. The cost of her electricity is deducted from the family's

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<sup>12</sup> The New Strand Shopping Centre, known locally simply as The Strand, is the main shopping centre in Bootle, Merseyside.

Universal Credit at a rate of £70 or £80 per month. The family pays £5 or £6 to one of the community pantries which provides food to the value of around £15.<sup>1</sup>. The family also use the Churchtown Foodbank although it costs £5 by taxi to get there.

- 4.38 Most parents had used community pantries at least once during the last 12 months (including those who were working). One parent described how they used to eat out at least once a week, but not now. They use Ykids to ensure that their children are fed. Ykids run a community pantry at which users pay £3 for £20 worth of food. Ykids also provided online sessions supporting children during the pandemic. The parent now regularly volunteers for Ykids.
- 4.39 One parent described how she only began to access grants provided by charities in the last 12 months. She became aware of the grants because she felt that the school did not meet the learning needs of her dyslexic son. The school would not provide a test for dyslexia, so she had one done privately.
- 4.40 Most parents agreed that "...there should be more help and support available to families facing financial hardship". However: "...not everyone knows about the different agencies and services that exist to provide help and support to low-income families". One parent explained why getting the right help and support is important and that people should be informed better as to what they are entitled to and to be assessed on a case-by-case basis:

*Every case should be taken on its own merit. People claiming any particular benefit – it doesn't mean they're all the same [Sefton parent].*

- 4.41 Another parent stated that she "...has never asked for anything" and thinks that agencies should advertise what help and support is available for people.
- 4.42 One parent suggested that a 'one-stop shop' would be helpful: "...it would be useful if you could just see one person and not have to go through it again and again. With kids it's hard". Finally, one person suggested that "...the council could do regular checks to see if you need anything else and any more help and keep you informed of what you are entitled to. And increase benefits and reduce costs".

## **The future**

- 4.43 Parents were asked questions about the future such as: can young people whose families don't have much money have good lives when they grow up? what should be done to make things better? and do you have any ideas about what the Prime Minister

could do to make things better for young people whose families don't have much money?

- 4.44 In general, parents felt that growing up in families facing financial hardship clearly impacted on children's life-chances. Having sufficient money was regarded as being an important determinant of future success as it 'opened doors' in relation to education, training, and employment. Also, where families live was regarded as determining opportunities.
- 4.45 However, parents also believed that children could do well irrespective of their social and economic backgrounds: "...if you can do well, you will do despite obstacles even though it might depend on where you live and what opportunities you are offered". Similarly, one parent said that she didn't think that growing up in a poor family has an impact on a child's future: "...if you've been brought up like that, you'll want to better yourself, you will, won't you?"
- 4.46 The response to the question of what should be done to make things better tended to reflect disgruntlement over lack of benefits or services as discussed above i.e., the need for more open spaces for children and young people; better local facilities for children and young people; more leisure centres offering cheap or free activities; more spacious affordable housing; cheaper or free school trips; more generous social benefits; better help and support regarding the type of benefits and services available; cheaper, more available childcare; better and cheaper local transport facilities and more parks.
- 4.47 Parents agreed that families should be assessed on a case-by-case basis and that the assessment criteria should be more flexible. Also, for agencies to acknowledge that some families "...need both financial and emotional help".

## **Summary**

- 4.48 It is disconcerting to realise that many families face these serious issues daily. Although not challenging the view that families facing financial hardship are a diverse population, many families share similar characteristics. All families had limited incomes and were suffering financial hardship. Importantly, families containing working people were equally likely as workless families to say that they were experiencing financial hardship. Some families stated that debt and money issues were the source of emotional problems and family conflict.
- 4.49 All families received welfare benefits to varying extents. Benefits were regarded as

providing for only essentials. However, it was difficult for many families to find out what kinds of benefits and services they were entitled to. Unsurprisingly, worklessness was a key theme amongst parents. However, even those families with working parents experienced financial hardship. Most parents, including those who were working, had used community pantries or food banks at least once during the last 12 months.

- 4.50 Unsurprisingly, one key issue was the inability to pay bills, with many families experiencing fuel poverty. Those families with access to the internet were able to use it as a tool for comparing fuel tariffs, although it is unlikely that this would fully ameliorate the impact of rising fuel prices and concomitant fuel poverty<sup>13</sup>. Families living in both the social and private housing sectors had little money for the upkeep of their homes.
- 4.51 Financial hardship meant that few families were able to save for unexpected expenses or 'non-essentials' such as holidays. Hobbies tended to be limited to those requiring minimal financial outlay such as watching television or reading. Financial hardship meant that most adults had very limited social lives, although family and friends played a key role in this area of life. Some parents were concerned that there are too few outdoor spaces nearby for children and young people.
- 4.52 Most parents agreed that there should be more help and support available to families facing financial hardship. However, not all families were aware of the different local agencies and services that exist to provide help and support to low-income families. Families commented on how the benefits system does not always meet their needs. Receiving welfare benefits means that housing options are limited.
- 4.53 It is evident that local agencies and third sector organisations such as Parenting 2000, the L30 Community Centre (Bootle), YKids, HeadStart, Kingsley and Co., and local community pantries play an important role in supporting families. This is in terms of not only providing essential items such as food but also providing events and activities for children. Schools play an important role for families facing financial hardship in terms of supporting children and acting as referral hubs by directing parents to agencies.
- 4.54 The discussion and quotations above have described how adults perceive their experiences of financial hardship. The next chapter discusses children's experiences of financial hardship, and whilst much of the language they use differs from their parents, many of their views do not.

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<sup>13</sup> According to National Energy Action, about 7.5m households in the UK are living in fuel poverty, spending more than 10% of their income on energy.

## 5. Children's views and experiences of financial hardship

### Introduction

- 5.1 This chapter examines the views of children regarding their family's experiences of financial hardship. It is drawn from interviews undertaken with children residing in Sefton and experiencing financial hardship.
- 5.2 The questions asked during the interviews are in Appendix 1. They covered the following themes: background and circumstances, perceptions and experiences of financial hardship, and attitudes toward the future.

### Background and circumstances

- 5.3 As mentioned in Chapter 4, 13 of the families were headed by a lone parent, and 7 by two parents. The children in four families resided with both biological parents. Some fathers provided financial support to the family in cases of parental separation. In most cases, there was no contact between biological fathers and the family.
- 5.4 For parents, children were the main priority. Financial issues were openly discussed in most families, and many children were aware that their parents had made personal sacrifices. Children had ambiguous feelings – they appreciated the sacrifices made by parents but were concerned about the family's financial situation. Some spoke of feeling guilty that their parent(s) made sacrifices made for them.

### Environment and local facilities

- 5.5 The environment in which the children lived, played, and learnt was very significant to all children. In most cases, having friends living nearby played a key role in making the children feel happy about where they lived. Issues around local facilities and play were discussed. Children felt that income and locations impacted upon how, and where, they could play. They believed that a lack of local facilities or prohibitive costs could influence behaviour.
- 5.6 One child said that she likes the area where she lives because her "family and friends live nearby", whilst another said:

*My friends live over the road, and we play in my bedroom and in the back garden. We don't play out at the front – Mum says it's not safe. [Sefton child].*



- 5.7 Children spoke about how some parents were concerned about them playing out in local areas due to fear of violence, crime, and anti-social behaviour. Some children had mental health issues, attention deficit hyperactivity disorder (ADHD), or physical issues which added to parents' concerns about them being out. Most children would play in their rooms, in their garden, or at friends' houses: "I go to friends' houses – it's cheaper than going out".
- 5.8 Some children felt that a lack of facilities for children and young people led them to join gangs and cause problems for the people in the local area. One teenager said that better community facilities would "stop a lot of trouble" in the area. Living and playing in safe spaces was important to all children. According to one child:

*It's not safe here. People drive fast and there are gangs. There're nice places around here, but some people start trouble and some smash things [Sefton child].*

- 5.9 A teenager thought that there should be more facilities and activities for young people in the local area as she feels too old to be 'hanging around' on the streets. She said that:

*There used to be a place where we could go but that was before Covid. Lots of services which were available for all ages have closed, or if they haven't already, they soon will [Sefton child].*

- 5.10 Another child spoke about how children from poorer families miss out on events taking place in schools or neighbourhoods. Most suggested that school events and activities should be free for all. She talked about how families with more money can afford to go on holiday and enjoy leisure activities. This meant that families with more money could go places and do more, while poorer families are limited to places such as socialising at home or at family or friends' houses.

- 5.11 According to one child:

*I like to go to the local swimming pool and North Park. I also like going to gymnastics at the leisure centre. I go to Bootle Leisure Centre, although it can be dirty sometimes. I like Ykids – they organised a trip to Chester Zoo last year [Sefton child].*

## **Education**

- 5.12 As discussed in Chapter 4, education clearly has financial implications for families. The costs of uniforms, trips and events, and evidence of bullying and children being treated differently were discussed when children were asked about education and school. Most

of the children were positive about school. They talked about liking particular activities and subjects, wanting to do well at school, college, or university, as well as enjoying the time they spent with their friends. Children often spoke about how their parent(s) wanted them to do well at school because it would help them secure a good future for themselves despite their family's current situation.

- 5.13 Some children believed that the parents of children attending school trips were "...going without so that their children could go". Again, they believed that this was wrong and that schools should pay the cost of educational trips, not families.

Paying for additional events, activities and support were all of concern to both parents and children. Like parents, children were very much aware of the costs of school uniforms. However, the children appreciated the benefit of school uniforms. Most liked wearing uniforms, particularly those attending schools which provided help and support in getting uniforms.

- 5.14 Although some children would have liked to wear their own clothes to school, they nonetheless appreciated school uniforms as a means of preventing children from being bullied because of how they look. According to one child:

*I like school, and I like the school uniform. Most of my friends would like to wear their own clothes to school. But people judge you on what you wear and what you look like [Sefton child].*

- 5.15 Similarly:

*Schools should help more with uniforms – they're expensive and us children keep growing! [Sefton child].*

- 5.16 Children commented on how, especially during the Covid pandemic, a computer and internet were important:

*... children in families with money, have all of this, even their own computer in their bedroom and even the latest model. Most families without money will be lucky if they have a very old computer that they all share and have to use it in the living room. We've been lucky as our mum managed to get a computer for us to share, and we each have a tablet. They're not the latest models, all second hand, but our mum saved up and I think went without things herself, so we could have them.*

- 5.17 They also spoke of how they were also aware that computers and internet access were important tools – not only for learning, but also for making appointments and shopping:

*Everyone needs the internet and computers for learning and to search things. Also, to make appointments with doctors, do paperwork, and get the best value for money when buying things. It doesn't have to be the best equipment – just something that's easy to access [Sefton child].*

5.18 It was apparent that for some children social media plays an important role in helping them to connect with family and friends. This was particularly the case for children who may feel anxious during a period of uncertainty. However, children were also aware that social media could be used in a negative way e.g., as a tool to bully.

### **Awareness of financial hardship**

5.19 All the children interviewed recognised that there were families in Sefton facing financial hardship, and that such hardship often led to children being treated differently. When discussing financial hardship in Sefton with the children, one commented that:

*Some people have more money than they know what to do with, some manage and are okay, some struggle, and some have nothing. It's those with too much money who make the rules and don't know what it is like for everyone else. It shouldn't be like this. Everyone should be okay [Sefton child].*

5.20 Similarly:

*Parents of some children at school do not have much money, although some children are rich because they always have sweets [Sefton child].*

5.21 Most children felt that money makes a difference as to how well children do when they get older and what they can do as children, whilst a minority felt it didn't make much difference. Most children did not think that family income affected whether a child goes on to college or university. Some felt that progression onto further and higher education had more to do with a child's attitude than family income.

5.22 Children were very much aware of the effort that some parents make in order to support their children:

*My mum and my stepdad – they try their best to ensure I have all I need. This has helped me know the value of money. I feel bad for people that don't have any [Sefton child].*

5.23 Another child said that, on reflection, they understood that parents are trying to do their best:

*I remember when I was at school. I got a tablet, and all friends got an iPad. I wanted an iPad – the tablet I got was not the same. At the time I don't think I appreciated it. But looking back, I appreciate what Mum had to do so that I could have that tablet [Sefton child].*

5.24 One child commented on how they have turned their experience of financial hardship into a positive one:

*I help my mum to sort out bills. I feel that kids who have to manage and not get things handed to them are better equipped. It's turning a negative situation into a positive which drives me on to do better [Sefton child].*

5.25 For some children, the cost-of-living crisis and an increase in the number of families experiencing financial hardship meant that there was less stigma: "...there are more people with money and in good jobs who are struggling".

5.26 A young adult had returned to live with her family after graduating university. She is undertaking a postgraduate course, but is unable to afford accommodation, so has moved back home. Whilst her family was experiencing financial hardship, she was "shocked" by the number of students at her university wearing designer clothes and brands:

*When I went to university, I was shocked that there was so much emphasis on brands – I never had them. It was a 'culture shock' that people's parents could just bail them out with money. I feel that I am much better at managing money than they are [Sefton child].*

5.27 However, she felt that social media does not help as it: "...can make people feel worse if they can't afford what they see other people wearing".

5.28 Children were aware of families relying on benefits and that changes to the amount families receive can exacerbate financial issues:

*Mum gets no help for me, and will soon not get any for my brother, as he is 18. But out of her benefits, she has to pay for our rooms. It is so unfair. Okay, we are over 18, but we are both in education, and our mum is simply trying to help us go get a good education, so we won't have to rely on benefits and get good jobs in the future. She's trying to give us the help and support that she can give us, and they thank her by taking away some of her benefits, when she's already struggling. We are still her children. [Sefton child].*

Most children said that they thought essentials such as food, water, gas, and electricity should be cheaper, and that this would help families. They also felt that schools and the council should do more to help families.

5.29 All children wanted more money for families, safe parks, youth clubs, places to go, and help for parents. They wanted parents and children with health issues to be well and to “...make everyone’s house how they want it and give everyone a nice home”.

5.30 Children felt that whilst having money does not resolve all problems, not having it can cause emotional problems:

*Money does not necessarily make people happier, but not having to stress about not having enough money for what you need is so important. Not having money enough leads to stress and ill health for both parents and children [Sefton child].*

5.31 Similarly:

*Financial struggles not only have financial impacts on children and adults, but also on people’s mental health – adults need help as well as children [Sefton child].*

## **The Future**

5.32 All the children were asked to talk about the future. They were asked about what they wanted to do when they grew up, where they would like to live when they grow up, what could adults, the council and the Prime Minister do to make things better, what could they do for young people and families whose families don’t have much money, and what they would like to do if they had a magic wand.

5.33 In relation to their own futures, all the children wanted good jobs, a nice house and money when they grew up. Jobs that the children would like to do when they grew up included: teacher, mechanic, accountant, carer, and doctor. Some children wanted to work with animals when they grew up, whilst others mentioned that they would like a job helping other people. One of the children said that when they get older, they want to

*... be a member of the government so that I can change how they are doing things and make things better for everyone. Then people like my mum won’t have to struggle and worry about money anymore [Sefton child].*

5.34 When asked what they would like to say to the government or local council, many said they wanted more facilities in the local area, more money for families, and more help and advice. Many agreed there should be more for children. Another suggested that:

*... those who make the rules, especially the Prime Minister, should live on the same money as poor families, on the benefits the government say we should live on for a month, and see how he would cope [Sefton child].*

5.35 However, the child said that he did not think that the Prime Minister would cope. He wondered whether the Prime Minister would make the same type of sacrifices that he knows his mother has made so that his family: "...can eat, have friends visit, and have an education which gives us a better future".

5.36 Another child said that she would like to see families giving away things they do not need to people who might need them: "...whatever you don't want in your house, you could give it to them". She was aware that many families pass on clothes and electrical items to friends and families or donate unwanted goods to charities.

5.37 Finally, it was suggested that:

*The Government and councils need to ensure that charities are funded properly. Then they can help families rather than building up hopes and expectations, but not being able to help because of a lack of funding [Sefton child].*

## Summary

5.38 To summarise, children were very much aware of the impact that financial hardship has on both their own and other families. To varying extents, all children were aware of their own family's financial hardship and the sacrifices that parents made on behalf of them.

5.39 They understood that financial hardship was sometimes a source of emotional problems. Children understood how limited incomes might impact on their lives, including: where they live; access to facilities, toys, and activities; access to educational trips and school uniforms, and the likelihood of being bullied.

5.40 Like adults, children regarded school uniforms as helping to minimise the social differences associated with fashion. However, even if school uniforms were worn children often noticed differences in the quality of individual clothing articles. This indicates that school uniforms play a part in separating children due to their family's financial circumstances. They all spoke of how schools need to do more to help families.

5.41 All children, irrespective of age, gender or family structure regarded financial circumstances as playing an important role in future life chances. The extent to which they believed money was influential varied, but in most cases the children saw children

from more affluent families as having greater access to facilities and more money; money which helped with their life, social education opportunities and future prospects and meant that their parent(s) did not have to make sacrifices for them to have even the basics and a chance of a good start in life.

- 5.42 Although career aspirations varied all children wanted to work when they were older. When asked where they wanted to live when they were older, some children wanted to live in a large house with safe places to play for children, while others just wanted somewhere they and their family could be happy, well and safe and not have to worry about money and bills.
- 5.43 None of the children were completely content with the area in which they live, as all had something that they would like to change. Children spoke about how some parents were concerned about them playing out in local areas due to fear of violence, crime, and anti-social behaviour. As with adults, children felt that there was a lack of safe play areas or activities for children and young people. They all talked about wanting better facilities for all age groups that did not cost much if at all.
- 5.44 Finally, children felt that whilst children and families missed out on so many things due to financial hardship, they also learned the value of money and people. As children reflected on their own situation, they spoke about how they and their parents and siblings were missing out on things such as holidays, the latest toys and gadgets, an active social life, and how their parent(s) would go without even food for them.

## **6. Conclusion**

- 6.1 From the above discussion it is apparent that despite some progress, child poverty remains a serious issue within the UK. The extent of poverty throughout the UK is well documented by organisations such as the Joseph Rowntree Foundation (JRF) (2023), and the Child Poverty Action Group (CPAG) (2022). It was estimated (JRF 2023) that last winter, 7.2 million low-income households went without essentials, and 4.7 million are behind on their bills. Similar work by the Food Foundation (2023) found that 27% of UK households home to children under the age of four experienced food insecurity in January 2023. The continuing high rate of inflation and concomitant cost of living crisis means that this situation is likely to exacerbate over the coming months. Worryingly, many of the government's child poverty reforms are based on increasing parental employment during a period of severe economic challenge.

- 6.2 As shown in Chapter 2, there is extensive evidence of child poverty in Sefton. In 2021 there were 14,900 workless households in Sefton averaging around one-in-five of the working-age population. Average gross weekly earnings in Sefton during 2022 at £589.90 were lower than the regional national averages. Index of Multiple Deprivation (IMD) measures show that Sefton is ranked around the middle of 151 local authorities in terms of deprivation. Government data shows that the proportion of children in poverty in Sefton averaged 18% over the period 2018 to 2022.
- 6.3 In response, Sefton MBC has implemented a range of anti-poverty policies including an Emergency Limited Assistance Scheme (ELAS), which provides one-off support to residents who are experiencing severe hardship, a disaster, or emergency; a Household Support Fund' (HSF) provides financial help to residents who are struggling to afford energy, food and water bills; and organised activities in the Easter, summer and Christmas holidays for children in receipt of free school meals to access. The Council administers grants on behalf of the DWP to support residents with the Cost-of-living Crisis. Sefton Council also support local foodbanks and with the 'Food Pantry' network are seeking to appoint a Sustainable Affordable Living Project Coordinator. Whilst the Council and its partners recognise that they still have a lot to do to improve the prospects of every child in Sefton, they have plans to make sure the recent improvements continue.
- 6.4 The stakeholder consultation discussed in Chapter 3 offered important insights into the main issues regarding child poverty in Sefton. It is apparent that a range of factors including the Covid-19 pandemic and cost-of-living crisis have further exacerbated child poverty within the local authority area. The pandemic led to financial issues for low-income families who were already struggling, and made it more difficult for them to receive help and support. It is also apparent from stakeholders that the impact of the pandemic was not only financial, but also impacted on the emotional and mental health of both adults and children. According to stakeholders, the cost-of-living crisis is not only impacting on workless families, but also those in which two or more adults are employed (a view which was reflected in the findings discussed in Chapter 4). Benefits and wages are not keeping up with the increased cost of necessities such as food, clothing, and utilities. Whilst stakeholders cited a wide range of differing organisations who are working to alleviate child poverty in Sefton, they identified barriers to families with children experiencing financial hardship seeking help including the stigma associated with seeking help.
- 6.5 Interviews with parents indicated that welfare benefits were regarded as only providing only essentials. However, it was difficult for many families to find out what kinds of benefits and services they were entitled to. Unsurprisingly, worklessness was a key



theme amongst parents. However, even those families with working parents experienced financial hardship. Most parents, including those who were working, had used community pantries or food banks at least once during the last 12 months.

- 6.6 Financial hardship meant that few families were able to save for unexpected expenses or 'non-essentials' such as holidays. Some parents were concerned that there are too few outdoor spaces and affordable indoor and outdoor places nearby for children and young people.
- 6.7 It is evident that local agencies and third sector organisations such as Parenting 2000, the L30 Community Centre (Bootle), YKids, HeadStart, Kingsley and Co., and local community pantries play an important role in supporting families. This is in terms of not only providing essential items such as food but also providing events and activities for children. Schools, community hubs and family wellbeing centres also play an important role for families facing financial hardship. This is not only in terms of supporting children, but by directing or referring parents to other agencies.
- 6.8 Although adults were honest and open about their experiences of financial hardship, the children also displayed surprising honesty and clarity in the research interviews. They were very much aware of how financial hardship impacted on family relationships. Children understood how limited incomes might impact on their lives, including: where they live; access to facilities, toys and activities; access to educational trips and school uniforms; and the likelihood of being bullied. They felt that children and families miss out on many things due to financial hardship.
- 6.9 Children reflected on their own situation, and talked about how they missed out and what they regarded as important, such as holidays, the latest toys, an active social life, and space to play. Also, children both recognised and valued the financial and practical support provided by relatives and friends.
- 6.10 It is evident that schools play a central role for families facing financial hardship. Although some parents and children welcomed school uniforms as they minimise the social differences determined by fashion, many families struggled to afford them. Just as most families were unable to take an annual holiday, parents were disconcerted by the costs of school trips. The costs of lunch and transport to school also caused problems for some parents. It is perhaps most worrying that some parents, were expected to pay for 'extras' such as safety goggles.
- 6.11 All children, irrespective of age, gender or family structure regarded financial circumstances as determining future life chances. The extent to which they believed money was influential varied, but in most cases, children from more affluent families

were seen as having greater access to facilities and more money; money which helped with their social life, education opportunities and future prospects.

- 6.12 Although career aspirations varied all children wanted to work when they were older. When asked where they wanted to live when they were older, all children wanted to live in a large house with safe places to play for children. They all wanted more than they felt they currently had. All spoke of how their parent(s) understood the importance of education. They instilled the need to get as good an education as possible, and do well to increase their chances of securing a good future for themselves despite their family's current situation.
- 6.13 None of the children were completely content with the area in which they live, as all had something that they would like to change. Children spoke about how some parents were concerned about them playing out in local areas due to fear of violence, crime and anti-social behaviour. As with adults, children felt that there was a lack of safe play areas or activities for children and young people. They all talked about wanting better facilities for all age groups that did not cost much if at all.
- 6.14 Finally, children felt that whilst children and families missed out on so many things due to financial hardship, they also learned the value of money. As children reflected on their own situation, they spoke about how they and their parents and siblings were missing out on things such as holidays, the latest toys and gadgets, an active social life, and how their parent(s) would go without even food for them.

## Recommendations

- 6.15 In response to the above it is recommended that:
- Although this a national, rather than local issue, it is important that Sefton Council lobby the Government to commit to implementing a cross-departmental strategy for reducing child poverty, setting clear and measurable objectives which draw on the latest evidence.
  - Notwithstanding the sources of information that already exist, it is apparent that some parents are not aware of existing support mechanisms. As such, there is a need for better information provided by Sefton Council and local agencies to help families to access information about relevant benefits or services including for example days out or educational experiences.
  - It is apparent that there is already work being undertaken by Sefton Council and local agencies to help families experiencing financial hardship to maximise

household incomes. It is important that this work continues, although it is acknowledged that even if incomes are maximised, this may not mean that households are taken out of financial hardship.

- Parents and stakeholders told us that there is a lack of good quality affordable housing in Sefton. Also, the cost-of-living crisis and concomitant rent rises in the private sector means that housing providers, including Sefton Council, need to ensure that there is better access to secure, affordable accommodation. Since 2017/18, only 19 affordable homes have been built in the borough.<sup>14</sup>
- Parents told us that applying for benefits can sometimes feel bureaucratic. It would be useful for Sefton Council and local agencies to consider how applying for benefits can become more accessible, for example by enabling more service user advocacy for change or more outreach activities in communities.
- Evidence shows that living in a greener environment can promote and protect good health and people who have greater exposure to greenspace have a range of more favourable physiological outcomes.<sup>15</sup> Parents and children told us that easy access to green spaces is important. As such, Sefton Council should consider how it can improve access to nature including gardens and allotments. Sefton Council may want to consider offering grants to enable children to join clubs or take part in outdoor activities.
- Parents and children told us that there are too few low-cost activities during holiday and half-term periods. Sefton Council should consider how they can increase the number of free or low-cost activities during holiday periods and half-term. This could include determining whether there is any further funding from the Department for Education (DfE) 'Holiday Activity Fund' or alternative sources of funding.
- The COVID-19 crisis reinforced that a good digital connection is essential for both parents and children.<sup>16</sup> It is important for Sefton Council and local agencies to consider how to enable households experiencing financial hardship to access computers and the internet at home. This could include Sefton Council making families more aware of which internet providers offer reduced tariffs for

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<sup>14</sup> See live tables on affordable housing supply located at: <https://www.gov.uk/government/statistical-data-sets/live-tables-on-affordable-housing-supply>

<sup>15</sup> See Improving access to greenspace – a new review for 2020 located at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/904439/Improving\\_access\\_to\\_greenspace\\_2020\\_review.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/904439/Improving_access_to_greenspace_2020_review.pdf)

<sup>16</sup> When the pandemic hit in March 2020, only 51 per cent of households earning between £6,000 to £10,000 had home internet access, compared with 99 per cent of households with an income over £40,000.

eligible low-income households and ensuring that they are aware of the enhanced digital offer in Sefton's libraries.

- It is acknowledged that there is limited funding for third sector organisations. As such, it is important for Sefton Council and local agencies to work together secure more sustainable funding for supporting local agencies and organisations.
- Stakeholders told us that, although there is good practice in relation to agencies and organisations helping to alleviate child poverty in Sefton, they do not always communicate optimally between one another. It is important for all partners to communicate better, to best understand and serve the needs of families and to share good practice. This could include a nominated person being responsible for coordinating meetings with local agencies and organisations on a regular basis and, notwithstanding data protection issues, for local agencies and organisations to coordinate responses to the needs of specific families. Another way to enhance connectivity between services is to develop training resources about the assets and services in each locality for new and developing staff from all sectors.
- Children told us that they did not always know who to turn to at school if there were problems at home they wanted to discuss. As such, it is important for local schools to adopt a whole school approach to pupil support and to develop an ethos that is focused on promoting wellbeing.
- It is evident that there is already a positive and constructive relationship between Sefton Council and local third sector organisations. It is important for the Council to continue to engage with them to help, for example by developing a joint approach to 'poverty-proofing' how services are delivered to further help alleviate financial hardship within the borough

# Appendix 1: Interview questions

## Topic Guide for Interviews with Adults

### Introduction

- Introduce self & RRR Consultancy.
- Introduce study: exploring family members' experiences of financial hardship. focussing on children's views and experiences.
- Reassure regarding confidentiality.
- How we'll report findings.
- Reminder of interview length – check OK.
- Reiterate voluntary nature of interview (also can take a break, refuse to answer any question, and can withdraw from interview at any time).
- Any questions/concerns?

### 1. Participant(s) background and circumstances

- Participant(s): name, age and what currently doing now?
- Who lives here with you: names, ages, relationships, and current activities?
- Other family members not in household: names, ages, relationships, and frequency of contact.
- Nature of accommodation – who owns the property?
- Length of time living in home and area
- Postcode
- Views about local area

### 2. Adult deprivation questions

- Do you have a holiday away from home for at least one week a year, whilst not staying with relatives at their home?
- Do you have friends or family around for a drink or meal at least once a month?
- Do you have a small amount of money to spend each week on yourself?
- Do you have a hobby or leisure activity?

### **3. Family deprivation questions**

- Does your family have enough money to keep your home in a decent state of decoration?
- Does your family have household contents insurance?
- Does your family make regular savings of £10 a month or more for rainy days or retirement?
- Does your family replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?
- In winter, are you able to keep your family home warm enough?

### **4. Child Deprivation Questions**

- Do your child(ren) have a family holiday away from home for at least one week a year?
- Do your child(ren) have leisure equipment such as sports equipment or a bicycle?
- Do your child have / do your children have outdoor space or facilities nearby to play safely?
- Do your child(ren) have a hobby or leisure activity?
- Do your child(ren) have friends round for tea or a snack once a fortnight?
- What kinds of costs do you incur when your children go to school e.g., school uniform? school meals? educational trips?

### **5. Agency Questions**

- Which agencies e.g., DWP, JobCentre Plus have you approached for help?
- What do you think about the type of service you received from the agencies? What was helpful? What was unhelpful?
- What other type of help or support from government agencies do you need?

### **6. The future**

- Can young people whose families don't have much money have good lives when they grow up?
- What should be done to make things better?

- Do you have any ideas about what the Prime Minister could do to make things better for young people whose families don't have much money?

## **7. Conclusion**

- Anything to add?
- Questions about interview?
- Reiterate confidentiality assurance.
- Consent to re-contact
- Incentive
- Thank you

## **Topic Guide for Interviews with children aged 6 to 11 years**

### **1. Introduction**

- Introduce self
- Explain why the research is being undertaken
- Reassure regarding confidentiality
- Reminder of interview length – check OK
- Explain that they can take a break, refuse to answer any question, or withdraw from the interview at any time
- Any questions/concerns?

### **2. Participant details**

- Name of participant?
- Age of participant?
- Which school do they attend?

### **3. Environment**

- Do you like where you live?
- What are the things you like most about where you live? What are the worst?
- Where do you like to play?
- Where do you play when you play outside?
- Are there enough places for you to play where you live?
- Is there a park or grassy area for you and other children to play?
- What's it like? What could make it better?

### **4. Recognition of financial hardship**

- Do you think that there are many children who live in Sefton whose families don't have much money?
- Do you know any children whose parents don't have much money?
- Are there things that children can't do if their families don't have much money?
- Are children who don't have much money treated differently by other children and by adults?
- Do you think that people who have lots of money do better than people who have



very little money?

## **5. Attitudes to financial hardship**

Do children from families without enough money have enough to spend on clothes or going out?

- Do you think people who have more money were treated better than those whose families don't have much money?
- Do you think that children from families who have money live in different places than families without much money? Where?
- Are there any good things about not having much money?

## **6. Play**

- Does not having much money make a difference to what children do to have fun?
- Are children from families without enough money excluded from anything?  
(playground games and birthday parties or day trips)

## **7. Education**

- Do you have to pay to go to school?
- What kinds of things do you have to pay for at school e.g., school uniform? School meals? Educational trips?
- Do you think not having much money affects how children and young people learn and get on in school?
- Do you think not having much money affects whether children and young people get involved in crime?

## **8. The future**

- What do you want to do when you grow up?
- Where would you like to live when you grow up?
- What could adults do to make things better?
- If you had a magic wand, what would you like to do?
- What would you like to do for children and families who have little money?

## **9. Conclusion**

- Anything to add?
- Questions about interview?
- Reiterate confidentiality assurance
- Thank you

## **Topic Guide for Interviews with children aged 12 to 16 years**

### **1. Introduction**

- Introduce self
- Explain why the research is being undertaken
- Reassure regarding confidentiality
- Reminder of interview length – check OK
- Explain that they can take a break or refuse to answer any question
- Any questions/concerns?

### **2. Participant details**

- Name of participant?
- Age of participant?
- Which school do they attend?

### **3. Environment**

- Do you like where you live?
- What are the things you like most where you live? What are the worst?
- Are there enough places for young people where you live?
- Is there a park or green space nearby? What's it like? What could make it better?

### **4. Recognition of financial hardship**

- Do you think there are any young people at your school whose parents don't have much money?
- Do you think that there are very many young people who live in Sefton whose families don't have much money?
- Are there things that young people can't do if their families don't have much money?
- Are young people who don't have much money treated differently by other young people and by adults?
- Do you think that people who have lots of money do better than people who have very little money?

## **5. Attitudes to financial hardship**

- Do young people from families without enough money have enough to spend on clothes or going out?
- Do you think people who have more money are treated better than those whose families don't have much money?
- Do you think that young people from families who have money live in different places than families without much money? Where?
- Are there any good things about not having much money?

## **6. Local facilities**

- Does not having much money make a difference to what young people can do for fun?
- Are young people from families without enough money excluded from social events such as going shopping or going to the cinema?
- Do you think other young people treat them differently?

## **7. Education**

- What kinds of things do you have to pay for at school e.g., school uniform? school meals? educational trips?
- Do you think not having much money affects how young people and young people learn and get on in school?
- Do you think not having much money affects whether young people and young people get involved in crime?
- Do you think being in a family without much money might impact on whether they go to college or university?

## **8. The future**

- What should adults do to make things better?
- What do you want to do when you grow up?
- Where would you like to live when you grow up?
- What could adults do to make things better?
- If you had a magic wand, what would you like to do?
- What would you like to do for children and families who have little money?

- Do you have any ideas about what the Prime Minister could do to make things better for young people whose families don't have much money?

## **9. Conclusion**

- Anything to add?
- Questions about interview?
- Reiterate confidentiality assurance
- Thank you

## **Appendix 2: Research information sheet**

### **Introduction**

Please take time to read the following. If you do decide to take part in the case study interviews, you will be given this information sheet to keep and be asked to sign a consent form. Even if you decide to take part in the case-study interviews you can still withdraw at any time without giving a reason.

The main aim of the interview is to help us better understand the factors which lead to families with children experiencing financial hardship, what barriers there are to families receiving help and support, and how services can better help them.

### **Who is sponsoring the research?**

The research is funded and sponsored by Sefton Council and is being carried out by RRR Consultancy Ltd.

### **What are the benefits of taking part in the research?**

By taking part, we will be able to find out what you think about the services used to support families with children facing financial hardship. This will help the Council and agencies improve help and support to families.

### **How long will the case-study interviews take?**

The interviews will take around 30-45 minutes to complete.

### **What would you like me to do?**

We would like you and your family to take part in the case-study interview. You don't have to answer any questions you feel may uncomfortable about, or you can withdraw from the case-study interview at any point. However, we very much appreciate your views.

## **What about confidentiality?**

We will ensure that anything you tell us during the interview is kept confidential. Although the results of the interviews will be written up in a report, we will state nothing which would allow someone else to identify you.

The only time we will discuss particular information with another agency will be if there is any serious health and safety concern relating to children or vulnerable adults discussed during the collection of information, or if there is anything you wish us to discuss with others.

## **Can I withdraw from the research?**

Yes, participation in the study is voluntary. You can withdraw from it at any time.

## **Do you offer an incentive for taking part in the research?**

Yes, we will give you a £30 'High Street' voucher for taking part.

## **What will you do with the data?**

All information which is collected about you during the course of the case studies will be kept strictly confidential. Once the study is complete information will be kept for two years. Our procedures for handling, processing, storage, and destruction of data are compliant with the General Data Protection Regulation (GDPR) 2018.

## **Can I see the results of the research?**

At the end of the study the information collected will be analysed by *RRR Consultancy Ltd* and shared with Sefton Council; a summary report will be produced and made available for you to read. Please be assured that what you tell us will be anonymised and you will not be identifiable by anything you tell us.

## **Contact Details**

If you would like to talk to us about the research either before or after undertaking the interview, please feel free to contact me:

## Appendix 3: Consent form

- I agree to participate in the Sefton Council case study interview carried out by *RRR Consultancy Ltd*
- I have read the information sheet related to the case study interview and understand the aims of the project.
- I understand that the main aim of the interview is to help the Council better understand factors which lead to families with children facing financial hardship and how help and support can be improved.
- I am fully aware that I will remain anonymous and that I have the right to leave the interview at any point.
- I am fully aware that data collected will be stored securely, safely and in accordance with General Data Protection Regulation (2018).
- I am fully aware that I am not obliged to answer any question, but that I do so at my own free will.
- I acknowledge that I am entitled to a £30 High Street voucher for taking part in the project.

Name \_\_\_\_\_

Email address \_\_\_\_\_

Contact number \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

**Thank you for your participation.**



## Appendix 4: Sefton Local Welfare Support Scheme

Sefton Local Welfare Support Scheme Summary Demand and Provision 01/04/2022 to 31/07/2022			2022/23	
Number of applications for support from the local welfare scheme received and processed by the Council.			4,308	
Of the total number of applications received, those presented by residents who are not in receipt of qualifying benefits, but are experiencing financial hardship and requiring assistance, information, advice or guidance.			Quantity	%
			106	2%
Number of awards granted for support from the local welfare scheme			Quantity	%
			2,579	60%
Applications and Awards by Constituent Ward:	Applications		Awards	
	Quantity	%	Quantity	%
Ainsdale	58	1.3%	40	1.6%
Birkdale	67	1.6%	40	1.6%
Blundellsands	29	0.7%	15	0.6%
Cambridge	100	2.3%	57	2.2%
Church	272	6.3%	173	6.7%
Derby	461	10.7%	301	11.9%
Dukes	191	4.4%	104	4.0%
Ford	407	9.4%	238	9.2%
Harington	15	0.3%	9	0.3%
Kew	123	2.9%	68	2.6%
Linacre	1,045	24.3%	632	24.5%
Litherland	430	10.0%	259	10.0%
Manor	95	2.2%	58	2.2%
Meols	32	0.7%	15	0.6%
Molyneux	55	1.3%	35	1.4%
Netherton & Orrell	249	5.8%	150	5.8%
Norwood	129	3.0%	68	2.6%
Park	7	0.2%	2	0.1%
Ravenmeols	28	0.6%	16	0.6%
St Oswald	417	9.7%	243	9.4%
Sudell	28	0.6%	15	0.6%
Victoria	61	1.4%	35	1.4%
Outside Sefton / Unknown/no ward found	9	0.2%	6	0.2%
Applications submitted by age:			Quantity	%
16 - 45 years			2,886	67
45 - 64 years			1,292	30
Aged 65+			87	2
Aged 85+			43	1
Number of Foodbank vouchers issued			1336	
Number of utility awards (Gas & Electricity)			2103	
Number of essential 'household' goods supplied			380	
Emergency awards, including cash payments, travel warrants and 'Paypoint' credits			£95,998	
The accumulative cost of the 'household' goods supplied			£48,563	
Investment in Voluntary, Community and Faith Sector			£60,000	
Infrastructure, Services and Operational costs			£34,703	
<b>Accumulative Expenditure to date (31/07/2022)</b>			<b>£239,264</b>	
Core Funding			£501,950	
2021/22 Underspend carried forward (still to be confirmed)			£341,315	
<b>Total Funding</b>			<b>£843,265</b>	
Balance			£604,001	

## Appendix 5: Agencies and organisations supporting families in Sefton

The following lists the agencies and organisations and mentioned by stakeholders (see Chapter 3).

A full list of agencies and organisations supporting families in Sefton can be found using the

*Here for You* directory hosted by Sefton CVS which details 1,156 organisations and 2,770 services:

<https://directory.seftoncv.org.uk/>

Sefton Council have a *Cost of Living* website providing links to welfare benefits, help with rent, help with council tax etc.:

<https://www.sefton.gov.uk/costofliving>

**Brunswick Youth and Community Centre's** vision is for a safer, stronger and more cohesive community, with opportunities for self-development and growth being accessible by all members of the community, to work to enhance the quality of life for the residents of Bootle and South Sefton.

**Cash for Kids** supports children and young people affected by poverty, abuse, neglect, life-limiting illness and those who have additional needs.

**Henry Smith Charity** is an independent grant making trust. They use their resources to help people and communities at a time of need and to bring about positive change.

**Kingsley & Co** is a literacy project of Ykids Children's charity (see below) in Liverpool. Named after Victorian Explorer, Mary Kingsley, Kingsley & Co aims to inspire and equip young explorers using the power of 'story'.

**L30 Community Centre** is a hub for local people passionate and committed to making the neighbourhood a place all can flourish

**LFC Foundation** is the official charity of Liverpool Football Club. Its mission is to bring together the LFC family to create life changing opportunities for children and young people.

**Parenting 2000** aims to support families to meet the challenges of everyday life. They achieve this by promoting positive parenting and providing a place where all parents, carers and children can access information, advice, guidance and support to overcome challenges of family life.

**PH Holt Foundation** supports a wide range of projects to help create a better future for the people of Merseyside.

**Sefton Early Help** is an activity undertaken by anyone who is working with families. It relies upon local services (such as schools, health, police and voluntary organisations) working together to identify and support children and families who would benefit from extra help.

**Sefton Family Wellbeing Centres** provide joined up support for children and young people aged 0-19 year. They offer support with parenting, health, employment, education, leisure, relationships, welfare, and advice and guidance.

**Southport and Formby Home Start** is a voluntary organisation committed to promoting the welfare of families.

**Steve Morgan Foundation** supports projects that help children and families, people with physical or learning disabilities, the elderly, or those that are socially disadvantaged in North Wales, Merseyside and Cheshire.

**The 23 Foundation** helps children recover from illness, young people achieve their goals and supports youth centres, hospitals, charities, clubs and community initiatives.

**UK Community Foundations** is a national network of community foundations, bringing together people and organisations that want to improve their communities.

**Ykids** has been supporting children and families since 2004. They host an array of children, youth and family groups and workshops plus host large scale events.

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